

The interview instrument was pilot tested and interviewers were obtained from gerontology students at four colleges and universities in the geographical areas from which the data were obtained. The interviewers were given intense training by the project staff and were also provided with an extensive interview guide. A total of 322 interviews was conducted.

The sampling frame consisted of members of senior citizen centers in the four geographical areas that the research team selected as being representative of both rural and urban areas. Salt Lake City, Utah; Denver, Colorado; Cedar City, Utah; and Missoula, Montana, were the sites selected. The sample was chosen on a quota basis. It was hoped that the sample would be divided equally across three age groups--age 55-64, 65-74, and 75 and over--and also divided equally across urban and rural residents. However, due to membership particulars in the senior citizen centers, the 65-74 age group was slightly over represented.

Although participants in senior citizen centers are not representative of the total population of senior citizens, being mainly of the lower income and probably more mobile, the assumption was made that senior center participants would be more likely to be involved in, or participate in, educational programs. This assumption was based on the fact that they have already become involved in senior center activities. The educational program developed, based upon the needs assessment, was aimed at those people who would perhaps be most likely to attend an educational program.

Results

The rankings show there was a significant amount of correlation among the various sub-groups. Generally the ranking of the first few and the last few items were most similar with the greatest deviation among the middle-ranked items. Utilities and goods were always ranked either first or second, with utilities being ranked number one most often. One reason for the primacy of utilities may have been the time of the year during which the interviewing took place. In addition to being asked whether the various areas were of a concern to them, they were also asked why these were a concern. For most the cost factor was primary.

An important finding was that the audio-visual consumer education materials currently available on the market did not correlate well with what this needs assessment determined to be the highest ranking concerns of the elderly. A perusal of Stewart Lee's review of consumer education AV material in the Consumer Education Resource Materials Kit, 1976, and of ACCI Newsletters published since 1976 indicates that of the 202 descriptions dating back to the late 1960's only about 23% are directed towards adults.

Of this 23%, 11% are in the food category, 2% in the automobile category, 2% in housing, 1% in clothing, and another 2% in aggregate areas that may include topics of concern to the elderly. Many of the topics ranked highest by the elderly have little or no consumer education AV material available. The review of the literature indicates that there are appropriate differences and techniques for teaching the elderly. From the data gathered in the needs assessment, it is concluded that the material on the market is not highly correlated with what the elderly need and want to know.

With these indications of a need for specific consumer education materials for the elderly, the project team set forth to develop such a program. The major objective of the program was to effectively educate as many elderly consumers as possible at a minimum cost. More specifically, the goal was to develop materials that were:

1. Inexpensive to produce and deliver.
2. Easy to use.
3. Flexible in content and length.
4. Interpersonal. The program provides for a "warm body" presenter who can answer questions, give immediate feedback, and interact with the group.
5. Suitable for use by non-professionals. The most unique aspect of the program is that it is designed for use by non-professionals.

The purpose of the educational program is not to make the experts more abundant, or available at a lower cost, or more sensitive to the local problems of the consumers. This is too difficult a task. The program endeavors to transform the naive to the knowledgeable.

In the spirit of the above objectives the consumer education program for the elderly was developed. The components of this program are as follows:

1. A presenter's manual to assist non-professionals as well as professionals in creating and presenting local consumer education programs for the elderly. This manual includes a statement of the need for consumer education for the elderly, methods of getting participation in a program, logistics of a program, methods of presentation of materials, methods of dealing with special problems, and a description of how to use the modules developed for this program.
2. A series of modules on consumer problems that have the following components:
 - a. A script that gives the presenter sufficient consumer background information for making the presentation. The script gives the presenter ideas on what to say and how to say it.

- b. Presenter's worksheets for each unit in the module that state the objectives of the unit, the approximate length of time for delivery, materials that can be used as props in the presentation, and an outline of points to emphasize in the unit.
- c. Blackline masters that can be used for duplicating handouts and/or making overhead transparencies.
- d. A list of resource materials that may be used to expand the presenter's knowledge of the topic being presented.

These modules are divided into units that may be presented independently of other units. The topic of the modules and the units within the modules are included in this program based upon the findings of the needs assessment. The topics covered are: Food, Utilities (including how to advocate a rate structure favorable to the elderly), Automobiles, Health Services, Home Repairs, Clothing, and Financial Planning (including exercises on how to be an assertive consumer).

The field testing was undertaken in the same four geographic locations where the information was gathered for the needs assessment. Six presentations were made, one presentation for each module, at each of the locations with the exception of Cedar City where only four presentations were made. There were a total of 235 participants recorded. Many more attended the presentations. However, only the ones who were involved in both the pre- and post-tests were recorded.

Many problems occurred during the presentations. These included miscommunication between the project staff and the center coordinators who were in charge of arranging times and audiences for the presentations, occasional poor attendance, inadequate facilities, external interference, and poor publicity. However, it was beneficial in the writing of the presenters manual to have been exposed to these problems and to have dealt with them first hand.

The most significant part of The Consumer Education for the Elderly project was the evaluation of the educational program. The evaluation technique selected was a pre-test, post-test design, with the pre-test given immediately before the treatment variable (i.e., the consumer presentation) and the post-test immediately after.

The purpose of the pre- and post-test was to ascertain the participants initial level of consumer knowledge and behavior, the recall of information in the presentation, and the degree to which the participant might change their consumer behavior as a result of the presentation.

Statistical analysis (correlated t-test) of the pre-test and post-test data showed that there was a significant increase in knowledge by those who participated, and that all the modules proved to be effective for both urban and rural populations. Analysis of covariance notes that there were no main effects (showing that there were no significant differences across the modules for the post-test scores or across geographic area in which they were given) or interaction effects (showing that there was no combination of area and modules that proved significantly different from other combinations) for consumer knowledge; but there was a main effect for one module for changes in consumer behavior. Elderly consumers indicated that they would change their behavior less in clothing than in the other topics that were presented. This analysis demonstrates that the modules are effective and do increase consumer knowledge as well as having a possible effect on consumer behavior in a positive direction.

Summary

It appears that there is little available in the way of consumer education materials specifically directed toward the elderly. A needs assessment has made it possible to determine the consumer concerns of the elderly "participants," i.e., those who are on the membership roles of senior citizen centers. This information has been utilized to construct a low-cost, effective, educational program that is geared specifically to the elderly through both method and content. The information obtained can also be useful to others who are interested in developing educational programs or are in other ways interested in the consumer interests of the elderly.

A COMMUNITY SURVEY OF PURCHASE EXPERIENCES OF OLDER CONSUMERS

Dr. Monroe P. Friedman and Dr. Ira M. Wasserman*

A community service program is described which was developed to serve the consumer needs of older residents of Washtenaw County, Michigan. A local university and community college worked together to develop college coursework for older consumers, training workshops for the staffs of community agencies, and improved informational resources for use by agency personnel. Among these resources were the findings of an extensive survey of purchase experiences of older consumers residing in Ann Arbor, the largest city in Washtenaw County. A summary of the findings are presented.

This project involves a community service program which was established in 1976 in Washtenaw County, Michigan. The program, which resulted from the combined efforts of Eastern Michigan University, Washtenaw Community College, and several community agencies and organizations, had three primary objectives:

1. To develop a community college course to help older adults cope with their consumer problems.
2. To train the staffs of community agencies to respond more effectively to the consumer complaints and inquiries of older residents.
3. To help community agencies improve their informational resources and capabilities for serving older consumers.

To meet the first of the three objectives a community college course was designed entitled, "Older Adults as Consumers." The semester-long course met weekly in a low-income, senior-citizen apartment complex in Ann Arbor, the largest city in Washtenaw County. Approximately 40 older adults were enrolled. About 2/3 of them were female and 1/3 were male. Their average educational level was 7th grade, and they ranged in age from 60 to 85. Whites comprised about 60% of the group and Blacks made up the remaining 40%.

To meet the second objective, training programs were designed and workshops were held for the staffs of two community agencies--the Washtenaw County Consumer Action Center (CAC) and the Washtenaw County Council on Aging's Information and Referral Service. The

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principal objective of the workshops was to acquaint the participants with the consumer needs and problems of older persons so that this population could be more effectively served by the two agencies' staffs. The workshops made use of a staff-produced videotape, a self-teaching manual, complaint analysis data, and role-playing exercises.

The third objective was met in two ways. The first was through the compilation of two directories of information for use by the staffs of the Consumer Action Center and the Information and Referral Service. A variety of techniques was used to recruit specialists to be listed in a Directory of Consumer Advisors and a Directory of Consumer Affairs Speakers.

A second way we attempted to improve the consumer informational capabilities of community agencies was by conducting an extensive telephone survey of older county consumers. The investigators designed a research instrument and supervised the collection of telephone interview data for a randomly selected sample of 270 registered-voter-residents of Ann Arbor over 60 years of age. The specific procedures employed and a detailed account of the empirical findings are presented in a forthcoming Journal of Consumer Affairs article by Friedman and Wasserman ("A Community Survey of Purchase Experiences of Older Consumers"). What follows are some summary findings relating to the respondent demographics and reported behavior.

Demographic Characteristics of the Respondents

The respondents tended to be married (61.9%), female (57.9%), not employed (70.5%), and without physical disabilities (83.8%). Their median age was just below 70, and their levels of income and education were substantially above national norms for the elderly. Over half reported household incomes over \$8,000 and over a third over \$15,000. Similarly, well over half had attended college and a fourth reported having undertaken post-graduate work. These findings of high income and educational levels are not unexpected for an academic community such as Ann Arbor.

Descriptive Findings

The number of respondents reporting having purchased each of five purchase types varied from a high of 138 for eyeglasses to a low of 17 for nursing home care. Intermediate values were found for home repair (100), home appliance repair (83), and funeral services (25). Reported average costs also showed marked variation for the five purchases. Leading the list was funeral services (\$1,370), followed by home repair (\$796), and nursing home care (\$690 a month). Falling considerably below these values were eyeglasses (\$64) and home appliance repair (\$52).

Table 1 presents data on pre- and post-purchase behavior for the respondents by purchase type. The figures listed represent overall totals for all respondents, and since some of them reported experiences for more than one purchase type, data across types are neither completely independent.

Table 1. Percentage of Responses in Agreement with Various Statements by Purchase Type

Item	Eyeglasses N = 138	Funeral Services N = 25	Home Appliance Repair N = 83	Home Repair Services N = 100	Nursing Home Care N = 17
	(%)	(%)	(%)	(%)	(%)
Made Purchase Decision Alone	76.8	44.0	69.9	57.0	23.5
Past Experience Influenced Choice	61.2	80.0	83.3	75.0	47.1
Looked for Outside Information	31.2	0.0	21.7	36.0	58.8
Contacted More Than One Firm	10.1	4.0	12.0	24.0	58.8
Was Satisfied or Highly Satisfied with Purchase	94.9	100.0	78.3	91.0	76.5

ACCOUNTABILITY--ACTION

Dr. R. David Pittle*

The Consumer Product Safety Commission and other government agencies must be held accountable by the public. However, there have been several misleading impressions of the CPSC that have been unfair. Examples of misinformation and clarification of the CPSC position are identified.

The Consumer Product Safety Commission administers five different statutes: The Consumer Product Safety Act, The Federal Hazardous Substances Act, The Poison Prevention Packaging Act, The Flammable Fabrics Act, and The Refrigerator Safety Act.

The following is a quote from a recent article from Public Administration Review.

Public programs are planned, executed, and judged in a manner which benefits those administering the program more than those served by the program. This critical comment is not directed solely at program administrators. It is equally directed at policy makers--both legislative and executive--who lack the courage to make accountability a meaningful function and who constantly press for action at the cost of results.

Perhaps executives and legislators alike should heed the words of Bernard Baruch: "Whatever failures I have known, whatever errors I have committed, whatever follies I have witnessed in private and public life, have been the consequence of action without thought."

Disciplined thinking can add immeasurably to program effectiveness. Yet disciplined thinking inhibits shooting from the hip, and destroys the "man of action" image which seems essential to survival on the frontiers of political action.

Before an institution, whether private or public, can be held accountable, it is critical to understand the boundaries within which it must operate. Far too often, we hold our institutions accountable to measures of performance that are inappropriate, incomplete, or unrealistic. Thus, to hold government accountable, for example, is important for two reasons. First and most obvious, it forces government to justify to its constituents its programs and specific actions taken within those programs.

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This is healthy and necessary because it acts as a check against government getting out of touch with the people it serves. The second benefit is that it forces the public to evaluate its measures of performance. It brings to light unrealistic expectations and misunderstood missions.

Some of you undoubtedly have read articles in the press recently about a proposal by White House staffers to abolish the CPSC and transfer certain of its functions to the Department of Health, Education, and Welfare (HEW) and others to the Environmental Protection Agency (EPA). The proposal stemmed in part from their perception that the CPSC had accomplished little in almost five years to justify its continued existence and in part from their desire to consolidate health and safety functions at the federal level. There appears to be strong Congressional support for preserving CPSC as an independent regulatory agency. According to recent reports, the Office of Management and Budget (OMB) is recommending to the President that the Commission be given a three-year extension of its authorization. Assuming these reports are true, the White House should be commended for its willingness to remain open-minded about the Commission, especially now that we have two new Commissioners, Edith Barksdale Sloan and Susan B. King, who are on board and eager to help CPSC reach its full potential.

This situation has caused a careful examination of the public image of the CPSC and of government regulation in general. It has not been favorable. Strong anti-regulation feelings are surfacing in this country. Moreover, these feelings in recent months have moved from being "anti-government" to being "anti-consumerist." This shift in public mood is not necessarily bad. From time to time we should strive to reevaluate our basic assumptions about which strategies and policies are best designed to promote our basic goals. Certainly government cannot solve all, or even most, of society's problems all of the time. Similarly, consumerists cannot be nor should anyone expect them to be correct 100 percent of the time.

However, examining basic assumptions and directions is one consideration, fostering misleading impressions is quite another. The result has been that public attitudes toward regulatory agencies such as CPSC seemed to have changed from skeptical (which can be healthy) to outright antagonistic (which eventually becomes a disservice to consumers). In part, these attitudes stem from a number of "cheap shots" taken against the agency. In part, they stem from certain myths about the CPSC. The following are several examples to illustrate the point.

A recent newsletter of a Congressman to the folks back home berated the CPSC for proposing a regulation to require TV and CB antennas to carry a warning. In the words of the Congressman, "If you touch overhead electrical wires with the antenna, you may get a shock. If they (the CPSC) think we are that dumb

why don't they also include a warning that if you lean too far over the roof when installing your TV antenna, you may fall off!" This sounds convincing until you realize that the proposed label does not warn consumers that they may get "shocked." It warns them that they may get killed which is exactly what has happened to over 160 persons in 1976 alone and has apparently happened for the last several years. A number of these victims undoubtedly would be alive today if they had had such warnings. Nor do we at the CPSC think that consumers are so dumb they do not know about the shock hazard associated with electrical wires. Unfortunately, many smart consumers do not realize how serious the risk of electrocution is when raising antennas high above their rooftops--a very unforgiving mistake. If anything, antenna manufacturers should provide, on their own, simple and inexpensive warnings of this extremely dangerous hazard.

A recent editorial entitled "Fractured Logic" in a Georgia newspaper rejected a CPSC analysis of skateboards. In their words, "After studying hospital reports on accidents across the country, the federal Consumer Product Safety Commission has come to the brilliant conclusion that skateboards do not cause injuries 'It's the kids that are the problem.' Yeah. Somehow it reminds us of the old anti-gun control argument that 'Guns don't kill people. People kill people.'" Although it is fair to disagree with the CPSC analysis, it certainly is not "fractured logic." The CPSC study prompted by the fact that skateboard injuries in 1977 occurred at a rate 30 times that of five years before, was designed, in part, to see whether defective or poorly designed skateboards played a major part in producing these spiraling injuries. The study's conclusion: only about one percent of the injuries were directly attributable to defective or poorly designed skateboards. The rest were attributable to things such as user inexperience. (For example, one-third of the victims studied had been skating for less than one week. Most of these had an injury the first time they tried skateboarding). This conclusion indicates that the agency would probably act futilely if it were to set a safety standard for skateboards. It does not indicate that other actions, such as greater use of safety padding, would be ineffective.

A recent editorial in a Wisconsin newspaper entitled "The Bumpers of Product Safety" stated that "seldom has one agency labored so long to produce so little, so poorly" and indicated that in nearly five years the CPSC has managed to issue only three mandatory safety standards. This criticism surely must rank as the most commonly cited and one of the most inaccurate of the criticisms directed at the CPSC. It is true that the agency has promulgated only three standards under the Consumer Product Safety Act. It is manifestly not true that the agency has issued only three safety standards. Completely overlooked by CPSC critics are the substantial number of safety rules which have been promulgated under the other Acts administered by the CPSC. For example, the agency's safety regulation on bicycles,

the product highest on our frequency-severity hazard index, was issued under the Child Protection and Toy Safety provisions of the Federal Hazardous Substances Act. Also overlooked are the bans, such as the one for unstable refuse bins (which have crushed and killed many children), issued under the Consumer Product Safety Act. These rules have protected the safety of the public to the same, if not greater, extent as the three standards issued under the Consumer Product Safety Act. A much more realistic count of CPSC mandatory safety rules is 23, including 9 regulations under the Consumer Product Safety Act. (See list below)

Consumer Product Safety Act - 9

Architectural Glazing Materials	(standard)
Matchbooks	(standard)
Swimming Pool Slides	(standard)
Unstable Refuse Bins	(ban)
Aerosol Products Containing Chlorofluorocarbons	(label)
Paint Containing lead	(ban)
Consumer Patching Compounds containing Asbestos	(ban)
Artificial Fireplace Ash Containing Asbestos	(ban)
Extremely Flammable Contact Adhesives	(ban)

Hazardous Substances Act - 10

Full-size Cribs	
Bicycles	
Aerosol Products Containing Vinyl Chloride	
Fireworks	
Nonfull-size Cribs	
Use and Abuse Regulations for Toy Testing	
Sharp Point Regulations for Toy Testing	
Sharp Edge Regulations for Toy Testing	
Interpretation of FHSA as Banning the Flame Retardant TRIS	
Pacifiers	

Poison Prevention Packaging Act - 3

Products Containing Ethylene Glycol	
Liquid Paint Solvent Preparations	
Preparations Containing Iron	

Flammable Fabrics Act - 1

Children's Sleepwear Sizes 7-14	
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According to a recent headline in a Boston newspaper, "product-related injuries requiring treatment increased by 44 percent in the CPSC's five-year history." This is a completely misleading statement. It was taken out of context from a preliminary and unedited staff report. Let me place the figure in proper perspective. Under the NEISS system, which we use to collect injury data, we currently receive approximately 44 percent more injury reports from selected hospital emergency rooms than we did five years ago. But only a fraction of the hospitals in the system were reporting completely five years ago. The increase in reports simply indicates that all the hospitals are now reporting as they should have been. It does not indicate that injuries have gone up 44 percent. In fact, the overall national estimate of total injuries, if it has moved in any direction, has gone down. However, the CPSC is unwilling to cite the lower injury estimate as an achievement because it falls within the range of statistical error for the NEISS system.

Our purpose is not to defend the CPSC agency against "cheap shots" and misleading articles but rather to help explain and illustrate the changing mood towards consumer protection.

Recently, the Commission has made a long-awaited decision regarding carcinogens. To help reduce the increasing number of cancer deaths caused by various factors (approximately 365,000 per year), the Commissioners unanimously agreed to the following four general premises with regard to the regulation of carcinogens in consumer products. They are:

1. The agency has both statutory jurisdiction and a public responsibility to regulate carcinogens found in consumer products that are available for human uptake.
2. The agency should not permit known carcinogens to be intentionally added to consumer products if they can be absorbed, inhaled or ingested into the human system.
3. If carcinogens are capable of getting into the human system, CPSC will require that the use of such carcinogens be phased out in favor of reasonable substitutes where they exist.
4. If no reasonable substitute is available, and there is evidence that elimination of the carcinogenic substance would result in unacceptable economic and social costs, the CPSC will require reduction to the lowest attainable level of risk until substitutes are identified.

These principles represent what should be the basic governmental attitude toward the regulation of substances capable of causing

chronic conditions, including cancer. They embody the need for ridding the environment of toxic substances while recognizing that the risks from the substances must be balanced against the benefits they bring but with the scales weighted heavily on the side of caution for consumer safety. Thus, the principles state that unsafe substances will be phased out and replaced by safer ones. Where no reasonable substitutes exist, the social and economic costs of banning the substance will be examined, and depending on the results, the substance either will be banned where the social and economic costs are small, or reduced to the lowest level attainable where the costs are overwhelming. This is a major step forward and one that consumers will greatly benefit from.

The crucial measure of success of the CPSC is the reduction of death and injury to consumers from using consumer products. Often that cannot be demonstrated directly because it may take years of study and many resources to demonstrate. Safety glass in patio doors, for example, will reduce serious laceration injuries and we know that without lengthy studies. Other measures include the number of standards we write, the number of defective product recalls, the number and quality of our I&E programs, the degree of compliance with our regulations, and the numerous voluntary industry efforts which are stimulated by the agency. All are relevant as components of an overall accountability measure for CPSC.

The Golden Rule for public policymaking is "the one with the gold makes the rules." This may be a little too cynical and is not always true. Your involvement and scrutiny is essential to the vitality of CPSC and to the course of its decisions. If you believe that a course correction is needed, let us know. If we agree and are able, we will do our best to respond. Do not leave accountability to someone else. Their agenda may not be as consumer-oriented as yours.

A NATIONAL EFFORT TO FORMULATE STATE-LEVEL
CONSUMER EDUCATION POLICIES

Robert Alexander*

In brief, NASBE's project, funded by USOE, is designed to bring greater focus on consumer education policy issues at the state level. The project is attempting to make all state board members more aware of consumer education issues through published materials and panel presentations at regional meetings. Six states have requested and received in-depth technical assistance in the development or revision of their state policies. Some immediate improvements have been made in these states. Others are in the process of being made.

Introduction

Consumer education, and for that matter, the American Council on Consumer Interests are at a crossroads. There have been some rather unfortunate situations that have developed in our profession. We have "free enterprise" education programs that are really indoctrination programs. We have other consumer education programs that are really "anti-business" education programs. We have the rather sudden movement toward "back to basics" education that involves little regarding consumer education. The ACCI membership can provide the leadership that will obviate the fragmentation noted above. ACCI is the only concentration of consumer educators at the national level. If we do not provide the leadership, no one else will. We have enough variety within our membership so that a productive balance that will eliminate the fragmentation can be provided.

NASBE

The National Association of State Boards of Education (NASBE) is the trade association for all state boards of education (SBE). It is not to be confused with the National School Boards Association which is the trade association for local school districts. All of NASBE's activities are keyed to state-level issues and federal issues as they impact state policies and programs.

Nearly all of our states have placed the responsibility of supervising and making policies for the elementary and secondary schools with a state board of education (SBE). The Boards are composed primarily of lay citizens, some of which include professional educators, most of which do not. The responsibilities of SBE's are established by state constitutions or statutes. Their constitutional authority establishes them as the chief policy-making body within the state. They interact with the

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chief state school officer (CSSO), the state legislature, and the governor's office in this capacity. In general, they are charged with "supervision of the public schools." While their specific authority varies, each has the authority to "approve and accredit," to "establish minimum standards," and to "require courses and units of study."

The major efforts by the association to provide policy-making assistance to state boards are in the instructional areas of consumer education, career education, education for handicapped children, and education for gifted and talented children. Each of these projects is funded by a separate grant from the USOE. Each one remains distinct from others through separate staff, method of service delivery, and budget. However, they have a generalizable goal in common: to assist state boards in the formulation or revision of state board policy. These changes are sought through issue awareness activities and specific technical assistance programs focused on the policy issue. At each program, policy alternatives are described and the advantages and disadvantages of each are discussed.

NASBE's Consumer Education Effort

The NASBE project is funded by a grant from the USOE Office of Consumers' Education. The major goal of the project is to assist state boards in the adoption of policies which reflect a macroview of consumer education. This perspective incorporates the principles and concepts of such areas as consumer behavior, personal economics, personal finance, consumer advocacy and consumer protection into the policy or program. Furthermore, project efforts are designed to guide boards toward a policy that includes all students, not just ones in particular programs such as vocational education, home economics, or classes for remedial students.

The project has two major objectives. These are: (1) to raise the general awareness of board members concerning consumer education issues, and (2) to assist six state boards in the formulation of new state consumer education policies or the revision of current ones.

There seems to be several factors which have influenced boards to examine their current policies in this area. First, social issues such as the energy problem and inflation have motivated some boards as they become aware of the need for students to be prepared to effectively handle these problems. Second, some state education agencies (SEA) are developing minimum competency or basic skills programs. As they have developed such programs, some SEA's have included consumer and/or economic understanding in their student objectives and test items. Third, some boards have considered policies in response to state legislation. Much of the legislation that has been introduced during the past few years has required economics or free enterprise education, while

excluding the consumer side of the issue. Furthermore, the legislation often does not consider the practicality of the program that the bill requires. Some bills read like an indoctrination program. Indeed, bills in some states have been so indoctrination oriented that they have been opposed by the business community itself. Therefore, some state boards are adopting policies that will eliminate the need for state laws.

Awareness Activities

Several activities are being carried out to raise the general awareness of board members concerning consumer education issues. In the association newsletter, FOCUS, exemplary programs at the local, state and federal levels are being highlighted. Typical of these programs is the Jacksonville, Florida, Title IV-C project. This project is designing a series of sixteen instructional units for students in kindergarten through senior high.

The state efforts in Michigan have also been highlighted. The major efforts in that state that were described are the Michigan Consumer Education Center at Eastern Michigan University in Ypsilanti and the Title IV-C program in Flint. The former project is funded by USOE and has as its main goals to expand in-service training, to improve preservice training, and to strengthen classroom resources. The Flint program is designed to develop a high school course in consumer education. It is taught by home economics, business education and social studies teachers.

NASBE conducts a series of regional meetings for its membership each spring. At this year's meetings a panel of consumer educators will present several issues related to consumer education.

The major activity related to the awareness objective is the development of a series of monographs entitled Perspectives on Consumer Education. This series will be sent to all members of state boards of education, chief state school officers, and governors. The first monograph provides an overview of what the content of consumer education programs should be as seen by several individuals and organizations.

The second monograph addresses the problem of program design. This monograph examines: (1) consumer educators preparation, (2) goals of consumer education, (3) multi-disciplinary approaches to consumer education, and (4) accomplishing effective preparation, goals, and approaches to consumer education.

The third monograph describes three current consumer education topics. These are: (1) the energy problem, the effects of the energy crisis, and the changing energy picture, (2) problems encountered by consumers as they employ human services and (3) consumer education for economic survival in the 80's.

The final effort to raise the level of awareness of board members regarding consumer education has been the encouragement of

the NASBE president to get all state boards to discuss consumer education at a board meeting. Through contacts with all state board chairpersons, he has requested they review the current policies and programs in their states and that each state's be compared to the national perspective that has been described at the regional meetings and in the publications.

Policy Development Activities

Six states have requested technical assistance from the project to help in the formulation or revision of their state policies and programs. They are Florida, Michigan, Minnesota, New Jersey, Wyoming, and Missouri. Each of these states receives a three-part report based on information gathered by the project director. During an initial visit to the state, he interviews the chief state school officers and his assistants, SEA staff responsible, or potentially responsible, for consumer education, business leaders, consumer action groups, university staff, board members, and other individuals interested in consumer education and/or the policy development process. Based on these interviews he assesses the current state of the art for that state.

In the final report for each state, the current national trends in consumer education are described. In the second section the status of the individual state's policies and programs are delineated. The third section discusses discrepancies between the state and national trends and recommendations are made regarding the improvement of state policies and programs.

During a return visit these recommendations are discussed by the board and the project director. The focus of the discussion is on the discrepancies between state policies and national trends. Several alternative actions are discussed at the session and the board determines a course of action to improve its state policies. Some of their decisions have immediate impact while others have long range effects.

Because policy development and programmatic change are lengthy processes, it is difficult to determine what long term impact, if any, the project will have in these states. However, there have been several immediate effects on these states' policies and programs. They include:

1. Greater cooperation between vocational education and non-vocational education staff members
2. A broader conceptualization of consumer education content
3. The reorganization of responsibilities for consumer education within the SEA
4. A renewal of state level attention on consumer education

5. Improved cooperation between the SEA and interest groups and
6. The addition of elementary education and subject area consultants to vocational education consultants in providing assistance to local districts.

Potential changes that are being considered by state boards of education include:

1. The formulation of specific policy statements regarding consumer education
2. The promulgation of rules and regulations in light of state laws and
3. The incorporation of consumer education in state minimum competency programs.

Only the future will tell if NASBE's efforts will have the desired impact, i.e., more consumer education for students. Our experience indicates that when state boards adopt policies, local boards act. Therefore, we are optimistic that our efforts in the area of state-level consumer education policy development will be translated into more effective consumer education for today's students.

THE OREGON EXPERIENCE WITH A MANDATED PROGRAM
OF CONSUMER EDUCATION IN THE PUBLIC SCHOOLS

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Oregon requires that each high school student take one or more courses in consumer education/economics/personal finance. This discourse (1) describes the background of the consumer education movement in Oregon; (2) describes the Oregon Administrative Rules and the implementation process that specify high school graduation; (3) reviews the efforts for personal finance inservice training; (4) describes consumer education in Oregon colleges and universities; and (5) states a challenge for the consumer education professionals. Information is suggested regarding ACCI's potential future role in consumer education.

Background

The Times

Interest in consumer issues and consumer education is not new. Discussions about mandatory instruction in consumer affairs, particularly on a statewide basis, have emerged during the past ten years. During this same period, school districts have been challenged to establish standards and verify accountability.

In the early 1960's we saw a renewed spirit of democracy in this country. From that period grew the civil rights movement, increasing citizen involvement and a sense of rightness about equity and due process. The recognition of individual rights and responsibilities bred this nation's latest period of consumer awareness. Out of this increased sensitivity for the consumer grew the so-called accountability movement, the establishment of social and legal contracts to provide for the promise as well as the assurance of performance.

As "consumers" of education began to focus on performance and results, the educational community was nudged in the direction of an emerging technology now often called competency or performance-based education. As competence is the capacity to perform, the technology attempts to determine (1) what capacity or ability is to be developed, (2) what kind of evidence will be accepted that the capacity has been developed, (3) what measures will produce the needed evidence, and (4) what standard of performance will be accepted.

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Accountability

Educational agencies and institutions have been asked to be clear, concise and public about their promises and the degree to which they have been met. Accountability in the schools has been directed toward (1) the relation of the school system to the community, (2) the effectiveness of programs within the system in terms of factors such as achievement, costs and certain human concerns, and (3) the relationship between the system and the individual student.

Standards

Any plan assigning responsibility and calling for accountability must address the question, "What is the acceptable level of performance to which we can agree?" Standards are criteria establishing the acceptable level of quality in measured performance.

Educational quality has traditionally been evaluated in terms of the inputs to the system: pupil-teacher ratios, library books, school site and facilities. Such an approach has measured the performance of the system in reaching its educational goals. The underlying assumption has been that more resources provide better quality. Research has not confirmed that assumption.¹

Consumerism

The current consumer movement began in the sixties with Ralph Nader's charges about the rear engined Corvair. Since Unsafe at any Speed, the movement has blossomed into a recognition that producers of goods and services, as well as consumers, have both rights and responsibilities. The social trauma of the sixties revealed that the public favored a more powerful position for the consumer; it was evident that interest in consumer protection went beyond soap and appliances and touched institutions and professional services as well.

The Oregon Experience

The Oregon program in consumer education has developed under the auspices of the State Superintendent of Public Instruction, a specialist in personal finance and consumer education was appointed in 1971 and is still actively on the job. Shortly prior to that time, the Department of Education authorized a marketing research firm to conduct an assessment of strengths and shortcomings of public school graduates. Large numbers of students, dropouts, general public and educators were sampled, and the results were disseminated to the press and widely publicized.

The State Board of Education and the State Superintendent then held a series of fourteen "town hall" meetings. A report summarizing those meetings was issued under the title "Oregonians Speak Out"² Some of the highlights in that report include:

"There is inherent conflict as well as balance of power in the way the governance of schools is organized in Oregon...There is no czar of education..."^{1.4}

"Speaker after speaker insisted that young people need to learn skills applicable to the world of work and attitudes that will enable them to be self supporting and productive citizens."^{1.14}

Twenty-seven priority needs were identified, including

"8. Students need to experience the acceptance of responsibilities and to learn to make decisions."

"9. Students need to become intelligent and economically literate consumers."

"10. Students need to understand the problems and the realities of life."^{1.35}

People and organizations were encouraged to help promote competency based education. As a result, in the fall of 1971, a first draft of proposed high school graduation requirements was developed, widely distributed and thoroughly discussed. Based on public hearings the State Board of Education revised the 1932 high school graduation requirements. The new requirements were to be effective for students graduating in 1978.

Changes were made in requirements for graduates in Oregon. Two additional required courses were added, Career Education and Consumer Education. The Oregon State Board mandated that each high school graduate should be able to function as a competent adult citizen in the various roles of individual, family member, citizen, consumer, producer, and lifelong learner.

A current debate among academicians is whether public schools should be involved in preparing students for the "real world". Those who are professionally involved in the State mandated goal-based educational movement, support it. Others, however, object to the "real world" emphasis as indicated in Oregon competencies.

Oregon's State-Mandated Program

While the graduation requirements were being revised, the status of and need for consumer education was also being studied. A summary report on consumer education was presented to the State Board of Education in 1969, which included:

Consumer Education is currently being taught in a fragmented approach and many students do not receive Consumer Education.

We want future citizens to develop the understanding that there are alternate choices and courses of action open to the consumer; that decisions are based on the Consumer's own desires and priorities; that an educated consumer will stop and think before he buys.

Organized Consumer Education should be so directed to meet the needs of those dropping out of high school, as well as for those beginning vocational and academic programs.

The Superintendent of Public Instruction recommends the formation of a nine-member advisory committee for the development of a teachers' guide to be implemented at the secondary level, preferably at the ninth grade.

The function of the committee was established.³

Also in 1969, the business community expressed concern about the lack of student understanding of personal financial management. There were many indicators supporting this claim, including high bankruptcy of youth and increased overextension of indebtedness. At the same time the assessment of needs, discussed earlier, showed that "consumer literacy" was one of several critical areas of need for graduates. A survey of ongoing programs within the state was completed in 1970. It was found that only one in every ten Oregon students received instruction in consumer education--only twenty percent of these were males. It became clear that most graduates were woefully unprepared to face the increasingly complex consumer decisions which arise in modern adult life.

As a first step to attack this problem, a statewide advisory committee was appointed by the State Board of Education. The committee was composed almost equally of educators and business and community representatives. This was the initial phase in opening up dialogue about needs and solutions, and was to be the hallmark in the development of Oregon's program. The advisory committee was given the job of reviewing the status and recommending action. In so doing, the committee encouraged communication in Oregon which opened the door for the development of programs which would meet the real-life needs of students.

The advisory committee, after reviewing student needs and existing curriculum and programs, wrote the initial draft of the Personal Finance Education Guide. The guide focuses on the five concept areas: Employment and Income, Money Management, Credit, Purchase of Goods and Services, and Rights and Responsibilities in the Marketplace. This guide was pilot tested in eleven schools with 6,227 students and 86 teachers and administrators. It was subsequently revised and edited. This guide has received two national awards, the 1973 Edpress Award for Special Publications and the National Association of State Education Department Information Officers Honorable mention for Educational Communications. It speaks well for the cooperative efforts of educators and the business community.

Advisory committee members suggested the term "Personal Finance" as the identifying title, since they felt it most aptly defined the goal--"to assure that all graduates in Oregon had minimum competencies as consumers of goods and services and had responsibility for personal finances." This term, however, has been one of the barriers to open communication as the program has developed. Each person tends to define it in terms of personal experiences and background. Now, in an effort to show the broader scope of the program, the term Consumer Education/Economics/Personal Finance is used. What we are really talking about is the study of all facets commonly called consumer education, with emphasis on the personal financial needs and responsibilities of young adults within the framework of our basic economic structure. We strive to provide instruction which considers all components of our marketing system--covering the gamut from producer to consumer.

A criterion referenced test, based on the guide concepts, was administered in 1973 to 2,877 eleventh grade students in thirty-nine high schools throughout Oregon to determine the extent of "consumer literacy." The sample was selected on the basis of school size, geographic location and lack of prior instruction in "personal finance." The summary of test results showed that Oregon students: know most about employment and income, know somewhat less about how to judge the quality of goods and services they buy, and know the least about the use of credit, their legal rights and responsibilities and the management of money.

Currently every high school graduate is required to have one unit of credit (130 clock hours of instruction) in Consumer Education/Economics/Personal Finance. The competency requirement ("as a consumer of goods and services") must be implemented at the local level no later than 1981. Each local district is responsible for developing instructional programs and accountability measures using the minimum standards guidelines adopted by the State Board of Education. Many districts are already verifying CE/E/PF competency requirements for 1978 graduates.

Personal Finance Teacher Cadre

In the spring of 1973 it became apparent that assistance was needed to meet requests for inservice training at the local level. It was determined that the most realistic and cost effective process was the cadre concept. The cadre concept is experienced teachers who help others implement programs in personal finance and reflects geographical representation throughout Oregon.

Cadre members were selected from among the most talented and experienced teachers of CE/E/PF in Oregon. There were representatives from the four disciplines involved (i.e. home economics, business education, social studies and mathematics). Cadre members had been involved in the development and pilot testing of the Personal Finance Education Guide and had demonstrated

different models of implementation. The major objective for the cadre was to help develop a comprehensive statewide personnel development model in personal finance and consumer education. The cadre has provided inservice assistance to local districts and served as liaison between the local districts and the total higher education community responsible for preservice and in-service program development. In addition to these accomplishments, numerous indirect benefits have resulted from cadre efforts, as speaking to civic, business and governmental groups, teaching classes for prison inmates and wives, developing videotapes for community college use, and developing local television programs.

Presently, there are over 800 teachers providing personal finance education in some 250 Oregon secondary schools. The teachers provide instruction for more than 40,000 students each year. While some are well prepared, Lofgren's⁴ study indicates that many teachers would like to be better prepared.

Consumer Education in Oregon's Colleges and Universities

A patchwork of courses exist throughout institutions of higher education in Oregon. One or more courses dealing with some aspect of consumer education is offered in all of the state's colleges and universities. However, only Oregon State University, in its School of Home Economics, has a full program of consumer and personal finance education and graduates majors in aspects of Family Resource Management. The Schools of Business at several institutions have areas of concentration in some aspects of "consumer behavior." In none of the teacher training programs is consumer education/personal or family finance a high priority. Teacher education programs are more concerned currently about such areas as "downturn" in enrollments, federally mandated programs, which take resources such as "mainstreaming," competency based education, and new certification standards.

A recent certification review (1977) studied Consumer Education/Economics/Personal Finance. A subject matter sub-endorsement was submitted to Teacher Standard and Practices Commission and rejected following extensive testimony. In its place a regulation was approved which states that all elementary/secondary teacher education graduates, after January 1, 1980, must have:

Preparation in general studies...constitute approximately one-third of the undergraduate program and shall include the study⁵ of consumer education/economics/personal finance.

While this is progress, this general certification requirement will not provide adequate preparation for teachers of personal finance. Personal finance will remain one of the few required areas of instruction where administrators can assign any certified teacher regardless of previous course work or interest.

The Oregon Department of Education has coordinated funded projects from a variety of sources to provide demonstration models and projects. Grants to Oregon State University from the American Council on Life Insurance (ACLI) have facilitated, through an Interinstitutional Consortium, inservice teacher training for four years. The support and encouragement of ACLI resulted in the development of a Model⁶ which reflects higher education educators, State Department personnel, public school teachers, and administrator's combined efforts to achieve an effective means of serving the needs of the student population of Oregon. A grant from the Education Coordinating Commission provided funds for the development of a course based on behavioral objectives and competency attainment. The Consumer Art of Buying Wisely⁷ a consumer text, is a product of this endeavor.

The Future of Consumer Education a Call to Action

Consumer education programs will not receive full credibility either at the secondary or higher education level until professionals associated with Consumer Education/Economics/Personal Finance become a cohesive group providing leadership. The Oregon experience with a mandated program has made us vitally aware of the need for a professional organization--one that can bring concerned citizens, school teachers, and college and university professors together on a statewide basis--to promote consumer education and work together to meet the needs of the citizenry. The American Council on Consumer Interests could be that organization.