

THE WORKSHOP EXPERIENCE

The workshop has been taught in a concentrated two week format and in a semester workshop. As was anticipated the primary audience has been elementary teachers representing all the elementary grade levels with no particular pattern of representation emerging. The subject matter areas included were as follows: consumer education and children as consumers; an issue-inquiry process approach; changing consumption; consumer rights and responsibilities; decision-making; consumer behavior determinants including advertising; economics; personal finance; shopping skills; consumer services; and consumer protection.

The idea of an issue oriented approach to teaching consumer education was well received and teachers at the middle and upper levels of elementary school later reported such an approach as an effective teaching tool (11). Some concern was noted by the educators in teaching processes at the lower levels of elementary school although the teacher completed evaluations were favorable on the inclusion of education on processes in the workshop. The only additional subject matter area recommended for future inclusion was that of energy. The teachers themselves reported a lack of knowledge in the majority of covered subject matter areas with the exception of the topic of advertising. A significant number of the teachers had completed some study in the area of advertising although no teacher reported studying consumer behavior with advertising viewed as one of many consumer behavior determinants.

The research studies were well accepted by the teachers, and a number of them attempted modified replications of the studies in their own classrooms. The majority of teachers were unacquainted with the sources and quality of resources for each subject matter area; even with resource sources that would be quite familiar to college and secondary teachers of consumer education, for example those of the Federal Reserve System.

As had been anticipated the participants had not received any prior formal training in the areas of consumer education. The majority reported no teaching conducted in these areas and if teaching had been done personal experience had been heavily utilized. Since the majority of the material covered in the workshop could be taught utilizing the issue oriented approach, the teachers reported great satisfaction with the exchange of information and personal opinions generated.

At the actual ACCI meeting a visual presentation of two workshop participants

presenting parts of the mini-units done for the workshop will be presented. Since these teachers taught at the same school and had not previously taught in the area of advertising this was the area of presentation. Additionally a bibliography for the workshop and examples of instructional objectives will be available.

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Penny Power:
A New Approach to Consumer Education

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Penny Power completed its fourth year of publication just a few weeks ago. Volume IV, Number 6 went off to the printer almost as routinely as its more established parent, Consumer Reports (which is closing in on 50). At Consumers Union we celebrated the event. We were celebrating not only Penny Power's success at bringing consumer information and education to many thousands of children, but also its first complete year "in the black."

We were celebrating other things as well -- primarily the beginning of a new approach that could effectively implement consumer education in classrooms across the country.

How? Well, teachers are already using a variety of high-interest supplemental materials to teach reading and math. Action, Sprint and other magazines use stories on TV shows and celebrities to get kids to read. So why not use consumer topics to do the same thing? Rather than taking a direct approach, we're trying an indirect one -- one that can appeal to teachers whether or not they're eager to teach consumer ed.

Rather than relying on schools and school systems to adopt consumer ed and include it in their tight budgets, Penny Power hopes to meet teachers' and schools' existing priorities -- teaching math and reading and developing teaching skills.

Rather than being produced solely by consumer educators, Penny Power's classroom program is being produced by elementary curriculum and in-service experts, and reviewed and approved by classroom teachers and members of the National Education Association.

Rather than focusing solely on consumer ed marketing opportunities, Penny Power is being promoted to teachers regardless of their curriculum area or interest.

The results so far are encouraging. Penny Power's circulation is currently 132,000 -- 34,000 of which go to schools. And, as I'll explain later, more than 80,000 children are getting to use those copies in school. More than six out of every ten school customers are using Penny Power to teach reading, math, or some curriculum subject other than consumer education. And nearly all of the school copies are being bought with school funds, rather than with the students' own money.

Penny Power's style of interdisciplinary consumer education has potential for many who

are working to expand the reach of consumer ed. Likewise, the process of developing Penny Power and the lessons we learned from it can be helpful to those who are developing new consumer education programs themselves.

Today I'm going to describe how we went about developing Penny Power, some of the basic assumptions we made, and whether or not they proved to be true. In the process, I hope you'll get an insider's view of what Penny Power is all about, and share our excitement over its potential role in the growth of consumer education nationwide.

THE DEVELOPMENTAL PROCESS

The grant Consumers Union submitted to the Office of Consumer's Education in 1977 proposed to develop a "consumer education take-home material" for elementary-level children. A primary objective was to provide consumer education for urban minority children -- and by encouraging the children to take the publication home, for their families as well.

Perhaps the most critical decision we made early on was to deeply involve both children and the education sector in Penny Power's development. Our final prototype turned out to be very different from the type of publication we'd initially envisioned, due primarily to what we learned from our target audience.

Turning out a publication that truly interested our audience and met its needs was essential if Penny Power was to survive its grant phase and stand on its own financially. It was also essential if Penny Power was to successfully teach and inform youngsters. So we took two steps to involve those who'd use Penny Power.

First, CU joined forces with a school district teacher center. Eliciting the cooperation of school teachers and administrators can be very difficult for private organizations outside school districts. So can providing all support services teachers need when working with new programs. That's why CU's "partnership" with the Fordham/District 3 Learning Center in New York City was essential for Penny Power's success.

For years, the Learning Center had been providing classroom teachers on the upper west side of New York City with in-service programs in math, science, reading -- all subject areas -- and it had the respect and trust of both teachers and administrators. The Learning Center also was committed to consumer education, and enthusiastic about developing Penny Power. During the 1977-78 school year, it selected 15 teachers (and their classes) to participate in a year-long program to develop and test Penny Power. (It was a 3-credit course, which encouraged active participation.)

As a member of a nationwide network of teacher centers, the Learning Center also helped form our national testing team of 100 teachers nationwide the following year.

Second, we had children critically evaluate five test issues. Since consumer subjects can be so personal, and since youngsters aren't likely to learn if they're not interested in a publication, we gave children a major role in evaluating our test issues of Penny Power.

It was important for us to develop a Penny Power that really mattered to kids. We wanted them to trust our information and use it when they made decisions. But in order for that to happen, we had to have a publication that not only addressed kids' real consumer concerns, but also one that didn't lecture, preach, or otherwise undermine the importance of their own thoughts, feelings, needs and choices. And the only way to judge our efforts on those criteria, we felt, was to have kids themselves be our judges.

During the 1977-78 school year, more than 400 New York City children aged 6 to 12 evaluated our first three test issues. The following two years, more than 3,000 children nationwide (aged 8 to 12) evaluated two additional test issues. As I'll explain later, these youngsters' criticisms led to some significant changes and developments in Penny Power's evolution.

We all came away from this three year development process with a deep respect for kids' judgments and opinions -- as well as for an approach that gives children a significant voice in critiquing and revising the publication designed to teach them.

I'll briefly describe some of our editorial, educational and dissemination assumptions -- and what happened when we put them to the test.

EDITORIAL ASSUMPTIONS

Since our early audience was youngsters between the ages of 6 and 12, many reading below grade level, we assumed that our publication had to be written at a very low reading level. Since we were dealing with "the video generation," we also assumed that our publication had to be mostly graphic in order to successfully compete with the comics and TV kids liked.

So our first editorial assumption was to keep words to a minimum and to use illustrations extensively.

In our first test issue, we took pains to avoid being preachy on the subject of sugar. Instead of telling the whole story, especially the problems associated with sugar, we used a cartoon figure to joke about how much sugar

kids ate, and to show all the other things kids could have done with their candy money. The overwhelming criticism of the 400 kids who read it was that it didn't give them enough information. They wanted to know how sugar affected the body and teeth.

We still doubted the kids, however. In the next test issue we published an article on salt. This time, we did give them the information, and went lighter on the graphics, convinced that our audience wouldn't like the approach or read the story. Again we were wrong. The kids loved the information, and the teachers reported using that story in their math, social studies and reading lessons for weeks.

Since that early time, we've realized that kids -- even those with reading problems -- will work to read and get information that they want. Respect for youngsters' desire for credible and complete information is now a cornerstone of Penny Power.

Since we'd planned on schools ultimately buying Penny Power to use instead of say, Weekly Reader, or some other supplemental learning material, we originally planned on making Penny Power as inexpensive a publication as possible. Our second editorial assumption was that the overall appearance -- quality of paper and color -- wasn't as important as keeping the price down.

Our first test issue reflected this. It was eight pages, self-cover, with all the appearances of a school publication. Again our young judges objected. Behind their requests for "shiny paper," posters, etc. was their desire to see Penny Power become a "real magazine." And behind that, we saw, was a tendency to judge the importance of consumer information by its "cover" -- by the attractiveness of its package. After all, we were competing with TV and Dynamite! Gaining the interest and trust of children was essential before they'd accept Penny Power's information. And accepting Penny Power's information as their own was essential to children's consumer learning process. So once again, we made changes. The second test issue was printed on "shiny" paper, and had a big fold-out poster of an ugly but non-name-brand sneaker. The kids loved it, and Penny Power was on the way to becoming a "real magazine."

We made some other editorial assumptions that didn't hold up either. We originally felt that we should only cover inexpensive products, since lower-income kids were a large part of our audience. But classroom interest-surveys puzzled us. Even the low-income kids wanted to read about 10-speed bikes and electronic games. We realized that these items are advertised to all kids, regardless of family income. We also realized that most kids share the same financial conditions regardless of family income. They don't have money, and

usually resort to begging parents for things they want.

Another assumption, based on studying the comics that kids liked best, was that youngsters prefer super-hero comics. So our first Penny Power comic was just that -- a super consumer who used her special powers to solve kids' consumer problems. One class objected strongly, however. "We don't need someone to take care of us," they said. "We can solve our consumer problems ourselves." That self-confidence and cooperative spirit among young consumers is now the basic theme of the new comic strip, the Penny Power Club, where a group of kids continually help each other handle their consumer problems.

Still another assumption that's changed since Penny Power's inception has to do with its relationship to Consumer Reports. Initially we'd thought that tests done for Consumer Reports articles could be adapted and written for youngsters. The five test issues, as well as the first year or so of regular publication reflected this, with most articles stressing brand-name ratings on many products, from fast foods to bikes to cereals. But letters, interviews with kids, and just our ongoing work with classes showed that many things other than brand-name ratings were important to kids, whose consumer problems revolved more around handling peer pressure than around actually buying a product. We also realized that Penny Power's mission was different from Consumer Reports'. Rather than helping kids buy, Penny Power should be helping kids judge and evaluate items on the market, looking at aspects that are ignored by commercials, and especially understanding the many alternatives there are to buying new -- such as repairing, buying used, or not buying at all.

The focus of our articles gradually changed from emphasizing brand-name ratings to relying on evaluations by kids themselves, as well as on interviews and surveys that put youngsters' problems in different perspectives.

In the process, our philosophy of Penny Power's consumer education role grew. We sought to broaden the range of consumer choices kids were aware of, as well as the acceptability of points of view that weren't endorsed by commercials or "in" groups. Surveys and interviews with kids explored their feelings about name-brand jeans, sneakers, arcade games and other "controversial" products. A "biker's quiz" preceded our article on 10-speed bikes to help readers consider whether not buying at all was the best idea for them.

We also sought to combat "consumer apathy." Articles on writing complaint letters when toys break were well received. We received many letters from kids telling us

that their damaged toy or missing piece had been replaced. But more important, we saw an eagerness to do something, rather than just accept consumer disappointment.

But the roots of these articles remained in the children themselves. We interviewed, surveyed, and listened to them. We had them test and try things out. Through Penny Power, kids are learning from other kids' thoughts, experiences and feelings -- vehicles that have proven very effective in generating audience interest and response.

Now that Penny Power is being published regularly, it doesn't mean that we've stopped testing our assumptions. We have a "Penny Power Research Team" of kids in 38 classes across the country who answer questionnaires and surveys for us on the main stories we plan to cover in Penny Power. They help us identify kids' concerns and problems with each topic, so we can answer kids' real questions when we do the story. And children themselves do a lot of the testing and evaluating we write about.

EDUCATIONAL ASSUMPTIONS

Because we wanted to reach the lower-income child who seldom subscribes to magazines, it was essential that the schools be receptive to our publication. The last thing in the world that schools needed, however, was another publication in another subject area to squeeze into their crowded curriculum. Schools were more worried about reading scores, math scores and teacher development than they were about consumer education. We realize that our publication would therefore have to be pedagogically useful and effective in "the basics" as well as consumer ed, in order to succeed.

So our first educational assumption was that Penny Power had to qualify as a supplemental learning material for math, reading and other curriculum subjects. By virtue of working in partnership with the Learning Center and its in-service staff, as well as with a group of classroom teachers, we were able to devise a classroom program for Penny Power that would do just this. During the grant stages, the teachers themselves planned math and reading lessons for the Penny Power Teaching Guide, using manuscripts of Penny Power articles. (Today, the staff of the Learning Center continues to do this.)

This assumption appears to be alive and well, judging from early findings of a survey we did this spring of teachers who are ordering Penny Power in classroom sets: 61% of them are using Penny Power for reading and/or math lessons. (They also report using Penny Power for social studies and science.) You'll see how in the videotape I'm about to show.

A second educational assumption was that Penny Power should combine both Spanish and English, in order to reach minority children. Because a sizable number of minority children were enrolled in bilingual programs nationwide, and because so many of them needed consumer education, we assumed that a Spanish-English publication would be ideal. It could be used in bilingual programs to help teach English (and teach consumer ed as well). In addition, if children brought it home, it could provide much needed consumer information to their Spanish-speaking parents.

Several bilingual approaches were tried in the five test issues of Penny Power. The first approach, which combined English and Spanish information, but not direct translations, was generally most popular. Bilingual teachers reported that Spanish-speaking members of the class helped the others understand the Spanish information, and vice versa. It was an exercise in cooperative learning, as well as in English, consumer education, reading, math, etc.

But two big problems proved insurmountable, and we had to discontinue Penny Power's bilingual approach. First, and perhaps most important, teachers reported that combining both languages made the reading level very difficult for poor readers, who weren't aware that the words they didn't understand weren't English words to start with. Poor readers were also intimidated by the sheer number of words on the page when both languages were there. It interfered with their self-confidence, and willingness to tackle the story.

The second problem emerged from some red-tape and procedures for Title VII bilingual programs. Although there was quite a bit of interest among Title VII officials with whom I met, one obstacle prevented Penny Power from being disseminated through their network -- the requirement in many regions that bilingual materials be all in Spanish. A publication like Penny Power, which combined English and Spanish, didn't qualify. Although we did look into publishing an all-Spanish Penny Power, costs made doing that impossible. So the bilingual approach was dropped before regular publication began in August 1980.

Another assumption: That the timeliness and repetition of a magazine format, vs. a textbook, would result in extended consumer ed programs, rather than one-shot deals. More than 80,000 children are currently using six issues throughout the school year. We think this assumption is proving to be right.

A final education assumption was that qualified educators, whom teachers could respect and relate to, had to be involved in Penny Power's classroom program in order for it to be acceptable to the mainstream of educators.

As I already explained, the involvement of the Fordham/District 3 Learning Center was critical to the success of Penny Power's interdisciplinary approach. Lessons were prepared with as much (if not more) expertise than lessons published by educational publishers.

In 1981, a major educational organization, the National Education Association (NEA), asked to be involved in some manner. Why? Because it believed in the "mission" of Penny Power, and felt that consumer education should be included in youngsters' education in an interdisciplinary manner, not as a separate course. The NEA selected five of its members to serve on a Penny Power panel, reviewing all lessons and articles prior to publication. "Penny Power is a distinct service to America's young people," said NEA President Willard H. McGuire in an NEA press release, "and our members of the advisory board ... are working hard to make each issue a valuable classroom resource." Such an endorsement, we feel, can only make Penny Power more appealing to the NEA's sizable membership.

Seeing classroom teachers like themselves use Penny Power in reading and math, we felt, would also encourage the mainstream of educators to try it themselves. So we made a videotape showing five teachers teach with Penny Power, completely unrehearsed. I'm going to show it now. (I should note that this videotape is used for teacher training.)

ASSUMPTIONS ABOUT ITS DISSEMINATION

As with almost any grant program, successful dissemination is the key to success. The two biggest problems, of course, are appealing to the intended audience and surviving financially. With Penny Power, we were faced with the challenge of attracting school customers and at the same time earning enough money so that Penny Power could become financially stable, and thereby survive for more than a few years.

At CU, we had two things going for us: (1) an organization that was willing to support Penny Power through its first money-losing years; and (2) an organization with experience and success in direct-mail magazine promotion. We also had several things going against us, primarily the recession and schools' traditionally tight budgets, not to mention CU's nonprofit status and budget cutbacks. Given this setting, we made the following assumptions and marketed Penny Power accordingly:

1. That in order to reach a large number of teachers and attain significant circulation in the schools, we had to promote Penny Power to classroom teachers as a "basics" learning material. Approaching all teachers who taught reading and math, rather than just those interested in consumer ed, vastly increased

the potential market. Likewise, having schools buy Penny Power from their supplemental programs budget rather than a consumer ed one was much more practical and realistic.

Each year, therefore, we've done a direct-mail promotion to teachers and principals in elementary schools across the country, at first mailing a sample of Penny Power and its teaching guide, and later just a descriptive brochure and sample teaching guide.

How is this assumption holding up? Well, it seems promising. We're just concluding a survey of Penny Power Classroom Order customers, and early numbers indicate that Penny Power has penetrated pretty well into the "non consumer ed" sectors of education. For instance, when we asked the main use for the class sets of Penny Power, more than 40% said they used them for reading, math and enrichment, while 48% said for consumer education.

When asked whether they'd taught consumer ed before ordering Penny Power, 50% said no. Perhaps even more interesting was that more than 80% said they'd never received any consumer ed training. It also appears as if the schools are footing the bill for Penny Power. More than 75% said that the school paid for the subscriptions. Less than 5% had the children pay.

2. That use of Penny Power in school will bring consumer education to a large number of children. Because children of all cultures and income levels attend school, use of Penny Power at school can be an effective way of reaching youngsters who may otherwise never receive any consumer education.

Although we hope to increase Penny Power's school circulation well beyond its present 34,000, our current study indicates that we're reaching many times more students. Teachers ordering 10 or more subscriptions report having several students share a copy: each 100 copies is used by 425 students.

3. That selling subscriptions to homes as well would expand Penny Power's educational impact, increase volume and thereby decrease unit cost per copy, and in other ways help subsidize lower-priced school subscriptions. This assumption has pretty much held up. Our circulation in the home is almost 100,000 -- and at \$9.95 per subscription, instead of the \$6 per subscription price for schools.

THE NEXT STEP

The three-year developmental process, and even the first four years of publication, can be viewed in one way as a first step -- as laying the foundation for an extensive, interdisciplinary consumer education program in this country.

The next step, and a most important one, is one that many of you can take part in -- encouraging and assisting teachers and teacher educators to try this new approach.

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METHODOLOGICAL PROBLEMS IN STUDYING CONSUMER HOUSING

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The importance of studying the relationship of the consumer and his shelter sphere is evidenced daily in our society. This area of study has i.e. economic, sociological, psychological, physiological, geographical, aesthetic and political dimensions, making it an increasingly challenging research area.

The focus of this roundtable discussion incorporated a two-phased approach. First, the stage was set by discussing the following major consumer-housing issues: (1) Housing quality and its implications for the consumer; (2) Consumer decision-making in view of housing choices and conditions; (3) Consumer satisfaction trends--past, present and future; (4) Consumer acceptability of various housing forms.

Second, the participants of the roundtable were asked to contribute pertinent research considerations dealing with analysis and dissemination of research findings.

As a basis for discussion, the presenters discussed the findings of the Southern Regional Housing Research Project S141 which involved interview data secured from 1,804 households in seven southern states.

This study consisted of three major sections: (a) present housing situation, (b) decision making practices and (c) consumer acceptance of housing alternatives. The roundtable discussion centered around the consumer acceptance of housing alternatives.

In the consumer acceptance portion of the study, respondents were asked a series of questions regarding the acceptability of seven housing alternatives: conventionally built home, manufactured home/mobile home, apartment/multi-family unit, retrofitted (energy-saving improved) home, passive solar home, active solar home, and earth-sheltered/underground home.

A slide set entitled "Housing Alternatives" was presented to the group. It listed housing problems such as, housing prices, mortgage interest rates, shortage of resources, energy costs, economy, and government policy. Because of these factors it is essential to measure public acceptability of housing alternatives. Following a brief introduction to the slide set, each form of

alternative housing was defined and examples and research conclusions were presented.

A retrofitted/energy-improved house is a dwelling unit where a device has been added to an existing structure for the purpose of transmitting solar energy into the living space, (such as solar water heaters). Sixty-five percent of the respondents interviewed in the study indicated that they would consider living in a retrofitted home.

A passive solar house is a housing unit which relies on natural gravity or convection currents to transfer solar energy to the living space. Fifty-four percent of the respondents indicated they would consider living in a passive solar home.

An active solar house is a housing unit with accompanying mechanical devices that are designed to collect solar energy and to transfer this energy into interior use. The active solar system commonly includes solar collection panels, a storage medium, and a set of automatic controls that regulate both energy collection and delivery. Forty-nine percent of the respondents indicated they would consider living in an active solar home.

An earth-sheltered house is a housing unit in which 50 percent of the exterior shell is covered by earth. This covering provides increased energy efficiency by creating a thermal mass. Thirty-two percent of the respondents indicated they would consider living in an earth-sheltered home.

An apartment/multifamily housing unit is a dwelling unit in a building with three or more units which uses a common foundation and structural system for roof and wall divisions. Twenty-seven percent of the respondents indicated they would consider living in an apartment/multifamily unit.

Manufactured/mobile homes are factory built units that are transported to the site and used as permanent year-round residences. Twenty-one percent of the respondents indicated they would consider living in manufactured/mobile homes.

The respondents ranked their overall acceptability of housing alternatives in the following: (1) Retrofitted home; (2) Passive solar home; (3) Active solar home; (4) Earth-sheltered home; (5) Multifamily unit; (6) Manufactured home. None of the alternatives are considered as desirable as a conventional single-family home. The features mentioned most frequently by the respondents as being important were design, appearance, energy efficiency, cost, comfort, convenience, maintenance and upkeep, as indicated by the respondents.

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FAMILY FINANCIAL MANAGEMENT: RESEARCH NEEDS

Roundtable organized by

Elizabeth P. Davis, Kansas State University¹

The discussion began with three questions:

1. What are the common denominators in the advice we give as financial counselors and students of financial management?
2. Do we have an adequate research base to support that advice?
3. How is "successful financial management" defined? What are the standards for "financial health"?

In answer to the first question, the group seemed to agree that certain concepts and practices are basic to effective financial management. These include value clarification, goal setting, budgeting and record keeping. In answer to the second question, the group seemed to agree that more research is needed.

The third question generated the most discussion. It was pointed out that creditors have, perforce, developed certain criteria for measuring a potential debtor's "financial health" - at least in terms of that person's ability to repay a loan. It was felt that any attempt to measure "effective financial management" should include both objective and subjective factors. Perhaps what is needed is not one but a battery of measures, parallel to the various measures of physical health in the field of medicine. The development, testing and refinement of such a battery would yield useful diagnostic tools for financial counselors and perhaps for individual households. Incidental to the development of such measures, it might be possible to develop some way of assessing a couple's financial compatibility. Such a tool would be useful to marriage and family therapists.

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PAST AND PRESENT CONSUMER RESEARCH: PRIORITIES FOR THE FUTURE

Sr. Victoria Marie Gribshaw, Jill Rader Hayes, Anne Swartzlander

The Ohio State University

The analysis of past and current consumer-interest research and the roundtable discussion were designed to be a contribution to the ongoing efforts of practitioners in our field to assess the status and future direction of the consumer-interest field. Kroll (4) contends that a distinct focus is needed to guide the efforts of practitioners in research, policy formation, teaching and related activities. Others have suggested that delineating the focus and differentiating our field from other fields of study is important to providing identity to build academic prestige and setting priorities in teaching and research (4, 5).

We began with the assumption that consumer-interest research exists and that it can be defined, identified, categorized and traced over time in relevant journals and conference proceedings. We reviewed literature that addressed definitions of the consumer-interest field and through processes of analysis, synthesis, evaluation, and consensus arrived at this definition:

Consumer-Interest Research is research concerned with the economic, ecological, psychological, sociocultural, technological, and political factors that affect consumers' well-being in their interrelationships with the marketplace. Here consumer well-being is seen as a function of environmental quality, private and public goods and service and the welfare of others to the extent that these elements involve consumers' interrelationships with the marketplace. This perspective broadens the widespread view of consumers as purchasers and users to incorporate the roles of consumers, disposers, and citizens as individuals and as groups on local, national, and global levels.

We decided to use content analysis as our method of analyzing consumer-interest research. Content analysis is a method of analysis that uses documentary evidence to describe the attributes of messages. It can be seen as any technique for making inferences by objectively and systematically identifying specified characteristics of messages (3).

The most critical and difficult part of content analysis is a determination of the categories used to classify or describe the characteristics of a given message. As Holsti warns, "When categories are not properly formed, inferences drawn from the data are open to serious question." (3, p. 48) He outlines the following guidelines for category formation. A good operational definition of each category is required. The definition must be a valid representation of the analysts' concepts.

The definition should be sufficiently precise that it guides coders to produce reliable judgements. Categories must be exhaustive and mutually exclusive.

So that categories would satisfy Holsti's criteria, we searched for a classification scheme that would give us well-defined, meaningful, useable, reliable categories. After several false starts which included testing Shepard's (6) framework, examining the categories Herrmann (2) used, and attempting to develop our own categories; we determined that with a few modifications Bannister and Monsma's (1) classification of concepts met our criteria. Testing applicability and reliability is yet to be completed.

The goal of our efforts is to develop a methodology so that results can be compared across studies and used in a cumulative process to investigate consumer-interest research over time. To that end, the roundtable discussion yielded modifications of the definition and helpful insights into methodological procedure and potential. The participants also contributed their views on which journals represented the relevant consumer-interest research population, ranging from a broad interdisciplinary mixture to only those with "consumer" in the title.

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HEALTH CARE COSTS: ISSUES AND ALTERNATIVES

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ROUNDTABLE SUMMARY

Good health is priceless. No one wants to put a price on their own health care. We want to be well, to remain well, and to be made well when we are sick. However, health care costs are one of the nation's most serious problems. In 1982, \$300 billion was spent on health care. That figure reflected a 13% increase in hospital charges while the CPI increased only 3.9%. Something must be done to control the rise in health costs if we are to maintain an effective health care system available to all members of the society.

Several crucial factors contribute to this situation. The present system is built on the cost-plus concept with little thought or provision for cost containment. Consumer choices in the system are very limited and the "Prudent Buyer" was nonexistent until recently. Hospital cost shifting in 1983 will result in \$8 billion of costs not covered by Medicare and Medicaid, being paid by other patients and their insurance companies.

Public interest in health cost containment is heightened by an awareness that the health care system has no built-in controls. There is no natural competition; there is no automatic device that acts to moderate costs; the costs are merely passed along. Consumers often feel their role is very limited since most medical services are dictated by the physician, who is encouraged to seek every possible medical alternative for his patient but who receives no incentive to be concerned about the costs of providing those services to his patient. Simply stated, without dramatic changes in the way the nation's health care system operates, little relief can be expected in cost increases.

Many things are being done to improve the system and to control costs. Recent efforts by the American Medical Association and local medical associations to put a ceiling on fees indicates an awareness that the public is extremely sensitive to health care costs.

The health insurance industry has supported a wide range of cost containment efforts including: the providers' Voluntary Effort; strengthened health planning laws; state hospital budget review commissions; formation of local coalitions of employers, unions, providers and employers to combat health costs in their state or region; and adoption of insurers' cost containment techniques such

as utilization review programs and analyses of provider charges and claim data. Health insurance companies have encouraged the coordination of benefits, pre-treatment estimates on elective procedures, a more careful claims review process, and the audit of large hospital bills.

Other measures supported by health insurers seek to decrease the demand for health services: Second opinion surgery and other programs to eliminate unnecessary treatment; same day admission for surgery when possible; disease prevention and health promotion programs to encourage healthy lifestyles; and changes in policy design to stimulate greater consumer cost awareness through increased deductibles and copayment; coverage of ambulatory surgery, home health care and hospital pre-admission testing.

There is still a need to control the actual costs of the care provided; to tighten the review of delivery systems and screening procedures; to strengthen health care planning laws in states and communities; to implement surgical admissions; and to form local coalitions of employers, unions, and providers to combat costs.

There are other cost containment initiatives that could be taken at the Federal level. Examples include: limitations on the definition of reasonable costs; comprehensive health planning legislation; use of the Professional Standards Review Organizations; limitations on routine service charges; encouraging experimentation with alternative hospital payment systems; health labor force studies and guidelines; and support in development of HMO's and alternative delivery systems which could be more cost effective.

The costs of health care fall heavily on employers. In the last 6 years, employer costs for health care services increased from 30 to 67 billion dollars per year. Employers are developing educational programs to improve employee attitudes about health care, and wellness programs to reduce demands for health care services.

Wellness activities, non-smoking programs, physical fitness programs and employee education that change health habits and good health maintenance could reduce health care costs dramatically, and improve the health of persons which is the basic objective of all health care services.

In summary, the rising costs of health care must be attacked at three levels: reduce utilization rates; control the cost of services; and share the costs equitably among all payors in the public and private sectors. Informed consumers and consumer leaders can play an important role at each level.

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INTEGRATING CONSUMER EDUCATION INTO THE HOME ECONOMICS CURRICULUM

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ABSTRACT

The subject matter particular to home economics requires knowledge and sound practice of consumer education principles. Therefore, consumer education should be an important aspect of any home economics course in the public schools.

The goal of home economics is to provide individuals and families with a means for quality living. Although the knowledge and strategies necessary for attaining quality life vary with the situation, an understanding of consumer issues, rights, responsibilities, and principles is always essential. Therefore, consumer education should be an important part of all home economics curricula in the public schools.

Teachers and teacher educators do not always perceive this relationship. Often consumer education is seen as a separate subject matter area of home economics. This view may be enhanced by courses which approach effective consumerism as a skill achieved only in consumer education courses, not as a skill that is enhanced by integrating consumer education concepts into all areas of home economics (family and child studies, food and nutrition, clothing and textiles, and housing/home management).

Means for providing guidelines for home economics teachers vary from state to state. Many states have developed and/or adopted curriculum guides to assist teachers. Detail and content are diverse. Continual updating of these resources and assessment of pupil needs seems essential to providing an up-to-date program. In many areas there is also a need for more teaching resources and for inservice teacher training in the area of Consumer Education, particularly as an integrated part of all home economics areas.

Team-teaching or working with other teachers who deal with consumer issues is also a possibility. In these cases home economics can often add an individual and/or family perspective by providing students a means for using their learnings in "real life" situations -- an integrated approach.

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The Vocational Education Amendments of 1976 (PL 94-482) identified three major priorities for the consumer and homemaking programs receiving federal funds. These priorities were parenting, nutrition, and consumer education. Consumer education continues to be a priority due to recent societal changes in laws and regulations that affect consumer buying behavior. In addition, current economic conditions increase the need for the education of family members with regard to consumer issues.

Results of a national assessment of the consumer skills of 17 year olds revealed that these young adults remain inadequately prepared for their roles as consumers. Use of caution was urged in the teaching of consumer education courses so that males and females, for instance, are not restricted to certain types of curricula [2]. These findings seem to support the idea of integrating consumer education into all appropriate courses.

Findings by Bell and Dunn strongly support teaching consumer education in all aspects of home economics. In a survey of 912 current and former Consumer and Homemaking students consumer education concepts in home economics subject areas were perceived as more useful than consumer concepts taught in consumer education alone [1]. These findings suggest that after basic consumer concepts are taught, the concepts should be integrated into all areas of home economics.

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ROUNDTABLE DISCUSSION: BANKRUPTCY

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The first major reform of the Federal Bankruptcy Code in 40 years was signed into law in 1978. Effective October, 1979, the law provided consumers with two choices for debt relief--chapter 7 and chapter 13. A Federal definition of the assets that are exempt was established (except for those states establishing their own exemptions) along with the possibility of more liberal repayment plans for chapter 13. This law further attempted to reduce the social stigma of bankruptcy by requiring that persons filing for bankruptcy be referred to as "debtors" instead of "bankrupts."

Following the law's change the incidence of personal bankruptcy increased sharply, even among debtors having no previous difficulty in repaying debts. As a result, a great deal of interest has been expressed in determining why the incidence of bankruptcy has increased. A study by the Government Accounting Office (GAO) estimated that about six percent of the total adjusted filings in the years subsequent to its enactment could be attributable to the code [1]. In other words, most of the filing increase following October, 1979 was attributable to economic factors rather than the law change. Because of the multicollinearity problems with the variables in the study, the results are questionable [2]. Two other studies of the effect of the new law on the number of bankruptcies have been completed by Shuchman [4] and Credit Research Center [3]. As a group, the three studies provide a consistent profile of the petitioner or debt relief under chapter 7 and the GOA study provides valuable insight into the financial characteristics of chapter 7 petitioners compared to chapter 13 petitioners.

The question of whether or not the law change was responsible for the increase in bankruptcies following the law change still remains. Congress is currently evaluating the law. Many business sources are arguing that the law change has made it too easy to file bankruptcy and should be changed to make it more difficult to file bankruptcy. Other sources are saying the increase in filings is due to the decline in economic conditions since 1978.

This discussion group focused on analyzing how data could be acquired to help resolve this issue. Several members of the group have attempted to conduct bankruptcy research and reported on the problems associated with the collection of data. The most efficient method of collection of data seems to be the review of bankruptcy petitions since access to people while filing bankruptcy is difficult to achieve as well as quite costly. The use of bankruptcy petitions also poses certain problems:

1. The petitions are filed in a variety of locations depending on the Federal bankruptcy

district. This may mean extensive travel to have access to the petitions, especially those filed prior to 1978. In addition, the petitions cannot be removed from the federal buildings, so costly copies (50¢/page) must be made of the needed information or a great deal of time must be spent at the federal building taking the information from the petition.

2. Information on the bankruptcy petitions may vary from pre-act cases to post-act cases and the information varies from state to state making it difficult to compare data.

Several questions regarding the analyzation of data were also discussed. These included:

1. Judges in some districts do not want to accept chapter 13's so all petitioners are encouraged to file chapter 7. Does this bias the results?
2. How do you deal with essential demographic data that is not given, such as age of head and spouse?
3. Can the net income figure be used for income when there is no indication of deductions taken from gross income?
4. Should child support and alimony payments be included in the total debt figure?

Concern was also expressed about the possibility that some people may be filing for bankruptcy, especially chapter 13's, when they could have repaid their debts if they had sought financial counseling. This issue will be investigated in the bankruptcy research that is currently being conducted.

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Roundtable Discussion
AN AGING POPULATION:
IMPLICATIONS FOR PUBLIC POLICY AND FAMILY DECISIONS

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As America becomes decidedly grayer over the next two to three decades, every household and public policy-making body will be affected. The purpose of this roundtable discussion was to determine what we, as consumer affairs professionals in business, government and education, can provide to policy makers and families as they make decisions in the interest of older Americans. Particular attention was paid to filling research gaps and speaking out on selected public policy issues.

Discussion facilitators introduced the topic with probing questions:

- What societal attitudes toward older citizens (i.e. elderly have too much political power) are likely to have political and economic consequences?
- Where will the nation's elderly be housed? Will assets of the elderly be liquidated to support current living needs?
- How will health care be financed?
- How would changes in the retirement age affect the economic well-being of the elderly and the accessibility of jobs to younger workers?
- What do we need to know about the intergenerational transfers of resources? Are the elderly net givers or receivers of time, money and in-kind transfers?
- What happens to the nature and amount of household production with advancing age?
- What consumer education is needed to make the elderly less susceptible to fraud in the marketplace?

HEALTH CARE

The issue that surfaced as a predominant concern was health care for the elderly. Already a disproportionate amount of the elderly's budget goes for health care. As rationing of health care services to the elderly increases, such as with larger deductibles and co-insurance clauses, who will pay the bill? Will Medicare continue to be a favored social welfare program for the elderly?

The discussion group concurred that privately-purchased Medigap policies obviously aren't the answer, mostly due to a lack of knowledge about insurance among the elderly population. Policyholders lack understanding that, in many cases, the coverage they bought doesn't really fill the gaps.

The group discussed the possibility of encouraging families to bear more of the burden of caring for their own. What knowledge is needed about the relative advantages of government programs versus private assistance? Particularly for newly retired persons, what is the financial and emotional impact of being put in the squeeze between meeting the needs of older parents and adult children?

Other health-related issues discussed were:

- legalization of living wills. Do these promulgate decisions about life and death based on economics alone?
 - billing errors in the hospital's favor.
- The discussion group advocated citizen's review boards to ensure billing accuracy.
- the need for paid patient advocates in hospitals.
 - the need to educate the elderly about the proper use of prescription drugs.

OTHER ISSUES

The discussion group saw a need for orchestration of services available to elderly. Already this need has been seen as a business opportunity by some. Where can the elderly go for emotional support, for financial counseling, for a live-in companion? Finding answers in one place not only benefits the elderly, but also adult children who live too far away to easily coordinate services for parents.

There was also concern about the new focus business now is taking toward the elderly as a lucrative market segment. Consumer educators have an important role in helping the elderly function effectively in a market more directed at them.

SUMMARY

In the limited time available for discussion, it was apparent issues related to a growing elderly population need to be on the agendas of researchers, educators and consumer advocates. It was not the purpose of this discussion to set priorities about research needs, educational thrusts or public policy issues demanding our attention. Rather the group set forth many ideas that may be springboards for more thorough inspection by others.

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COSTS/BENEFITS OF REGULATION
OF THE MEAT AND POULTRY INSPECTION PROGRAM

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PURPOSE

The purpose of this roundtable discussion is to identify and discuss factors that might be considered relevant to a cost/benefit analysis of the federal meat and poultry inspection program.

BACKGROUND

Meat and poultry inspection is handled by the Food Safety and Inspection Service (FSIS) of the United States Department of Agriculture (USDA) under the authority of the Federal Meat Inspection Act and the Poultry Products Inspection Act. Federal law mandates that all meat and poultry products moving in interstate and foreign commerce be federally inspected. This protects consumers by assuring that meat and poultry products are safe, wholesome, and accurately labeled. The laws protect producers by keeping the marketplace competitive so that no one gains an unfair advantage economically by selling adulterated or misbranded product.

The Federal Government's role in meat inspection spans a 78-year tradition of inspectors visually checking every live animal and carcass. The following factors have influenced meat and poultry inspection decisions through the years:

- (1) technological improvements that speed up the inspection process and permit the production of more uniform product,
- (2) concerns about chemicals that may leave residues in the product,
- (3) changes in animal health-related problems so that disease incidence is different, and
- (4) continued need for government to do more with its resources.

COST/BENEFIT METHODOLOGY

The traditional cost/benefit approach forces decision-makers to define the problem in factual terms to which monetary values are fixed, be very explicit about the costs and benefits with all alternatives considered, rank the options with all tangibles and non-tangibles taken into account, and use a discount rate to convert a future dollar into its present value because it recognizes that costs and benefits accrue over time. From a cost/benefit analysis, it is possible that areas can be identified where further information and research is needed to better help decision-makers with future decisions. This is also an ideal description of the process because frequently it is impossible to include all these factors due to the lack of data. Many would argue that in

reality, the term cost/effectiveness should be used rather than cost/benefit since FSIS as a regulator is primarily interested in effective regulations that are cost/effective.

CRITICAL QUESTIONS

The primary objective of the Food Safety and Inspection Service is the protection of the public throughout the food chain. As a guiding principle for decision-making, consumer protection is the benefit that must be weighed against the cost of \$1.50 per person per year for federal meat and poultry inspection. The consumer protection benefit exhibits itself in several ways:

- (1) Protection from economic fraud with someone gaining an unfair economic advantage by selling adulterated or misbranded product. What will the consumer pay to be assured that less expensive ingredients have not been used and that the weight is accurate?
- (2) Protection from incidence of disease and the associated hospital costs, costs for days of work missed, pain/suffering. What will the consumer pay to avoid diseases transmitted via meat and poultry?
- (3) Protection from residues and the concerns associated with exposure to low-level contaminants over a period of time. What will the consumer tolerate and/or pay for the assurance that chemical compounds are monitored and controlled? Will the consumer pay an increased cost for the food supply when chemicals are not used?
- (4) Quality Assurance despite imprecise definitions of wholesomeness and safety. What is the consumer willing to pay for the difference between product that is indeed safe but not aesthetically acceptable?

The role of the public decision-maker is to allocate each individual's \$1.50 per year in such a way as to maximize society's benefits. The major problem is that individuals will value the above types of benefits differently. It is reasonable to assume that individuals do not want to be deceived economically. On the other hand no one wants to spend \$1.10 to save \$1.00. It is also reasonable to assume that no one wants disease, but it is getting more difficult because different people place different values on good health. Risk assessments for residues are even more controversial with research providing varying opinions regarding short-term versus long-term effects. Different values have become complicated by scientific uncertainty. Finally, the question of wholesomeness is one that has never truly been addressed because the American public has always been able to afford to be very particular as to quality of the product.

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REGULATION, DEREGULATION AND THE CONSUMER

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Robin L. Gary, University of Georgia²

PURPOSE

The purpose of this roundtable discussion was to examine the role of regulation with respect to consumers, and to briefly review the deregulatory events of the past few years. Discussion was to be focused on the effect of regulation and deregulation on the consumer.

INTRODUCTION

Regulation has been the government's attempt to protect the consumer/citizen from unsafe, faulty, harmful, and/or deceptive products/services. Proponents of regulation say it is necessary because the consumer operates in a market with incomplete information, and certainly has less information than sellers. Rational decisions cannot be made without the necessary information. The government should therefore absorb the costs for the information, thus regulation. Health, safety and conservation are of utmost importance, and should be protected despite the costs, according to the proponents.

Many people argue that regulation is not cost beneficial. Regulation reduces the amount of goods available for everything else, and so less is available to consumers. Direct and indirect costs of compliance, disincentives, phenomenal paperwork, and loss of freedom of choice are all costs associated with regulation.

Although regulation remains strong in America, many steps are being taken to loosen the regulatory controls on many industries. Specifically, deregulation has affected the transportation, financial and communication industries.

With respect to the airline industry, deregulation has begun a new era. Rather than functioning as a public utility with its focus on the legal department (for dealing with the C.A.B.), the airlines are now free to concentrate on their marketing departments in order to more effectively serve consumers.

Direct results of deregulation include a decrease in actual costs for individuals flying long distances between large markets but an increase in actual costs for those persons flying short distances between smaller markets. Service for

consumers is generally more convenient due to the increased number of airline companies, many with a new hub and spoke route structure. Paperwork for the companies has become much less complicated, flights are more available to the consumer, computer systems used for reservations have increased, and a Business Class has developed.

Deregulation, because it's not in a perfect society does not have completely positive results. Negative aspects include pressure for price wars and pressure for excess seating capacity. Collaboration for flight schedules, flight patterns and fares optimal for consumers may not be possible. Deregulation can lead to destructive competition, giving a few lives a market monopoly.

ISSUES

As part of the roundtable discussion, the following questions and issues were discussed -

- Will deregulation result in benefits to a consumer in our society, which is not a society of perfect competition.
- What are consumers' benefits of deregulating airlines?
- Are consumers educated to make intellectual decisions with or without regulation?
- Who is going to organize to represent the consumer?
- Must everything be "deregulated?"

COMMENTS

Participants in the discussion seemed to feel that neither regulation nor deregulation, singularly is the optimal solution to maximizing benefits for the consumer. The group seemed to feel that some regulation was necessary to prevent utter chaos. Possibly, a mediator is needed between seller/producers and consumers to determine an optimum level of regulation. Organization of consumers is also necessary so that their thoughts on rights may be heard. No distinct conclusions were drawn.

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CONSUMER RESPONSIBILITY AND
THE RESPONSIBLE CONSUMER

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ABSTRACT

Are there consumer responsibilities beyond those of getting the best buy, not shoplifting, not damaging products in the store, reading labels, contracts and warranties carefully? This paper presents one person's thoughts on what he believes is the really significant responsibility of consumers - making value judgments as a responsible consumer that deal with the sanctity of life.

INTRODUCTION

I would like to begin my talk by sharing with you a story, a columnist's article and an ode, which may well lead some of you to wonder where this talk is heading, since the title is, "Consumer Responsibility and the Responsible Consumer."

Two families were pulling in their boats from the lake at the end of the summer and one mother said to the other, "I hate to see the end of summer come and the end of our enjoyable family outings." The other mother replied, "Well, we have enjoyable family ski outings during the winter." The first mother said, "But how can you afford ski outings?" The other replied, "Well, you know it is like this, we have an old fashioned bathroom, a four-legged bathtub. The whole bathroom is in need of renovation. Each year we set aside money to remodel the bathroom, comes January and February we decide we would rather use the money for family ski outings than use it for remodeling the bathroom. Just recently we received a letter from our son who is in the army. He was reminiscing about those enjoyable family ski-outings we had. You know, I can't imagine him writing home and saying, "Gee, Mom, but we have a nice bathroom!"

This next item I wouldn't dare share with you for fear of being accused of male chauvinism, but it was written by a woman (2).

ARE THE WOMEN GUILTY?

The late Mrs. Walter Ferguson wrote in the New York WORLD TELEGRAM: "We hear that scientists are working to see if they can find out what is killing off so many men in the prime of life. That's a real easy one. It's the women.

We aren't doing it on purpose, of course. We love having mink coats, two air-conditioned cars, large houses with lovely gardens, stylish clothes and all the latest gadgets in the

kitchen. It's killing the men to supply them. The pressure of getting 'things' for their women and gratifying their own material wants puts them in a rat race.

Looked at another way, it seems that men commit deliberate suicide as surely as if they put a gun to their heads. They have geared our economy to the wants of the American public which must be constantly increased.

The person who is satisfied with what he has is now regarded as a menace to industrial progress and the next thing to a moron. I doubt that the findings of scientists will help much in this tragic dilemma. At least, until the wives in this country decide they'd rather keep Papa than keep up with the Joneses.

I think those two stories make one give careful thought to what truly makes a responsible consumer and what is important in life. Yes, getting one's money's worth in the marketplace is important, but establishing proper priorities is vital. I believe the thought is brought out in this ode of George Santayana (13).

My heart rebels against my generation,
That talks of freedom and is slave to
riches,
And, toiling 'neath each day's ignoble
burden,
Boasts of the morrow.

No space for noonday rest or midnight
watches,
No purest joy of breathing under heaven!
Wretched themselves, they heap to make
them happy,
Many possessions.

CONSUMER RESPONSIBILITIES

As we think about consumer responsibility and the responsible consumer I believe that it is appropriate that we work from a framework of consumer rights. Rights without responsibility is anarchy. I would like to paraphrase the "Rights of Consumers" as enunciated by President Kennedy and added to by Presidents Nixon and Ford, and relabel them "Responsibilities of Consumers" (8, 12, 3):

*The responsibility to be concerned about safety - Not to buy goods that are hazardous to health and to use products safely.

*The responsibility to be informed - To be knowledgeable about fraudulent, deceitful, or grossly misleading information,

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advertising, labeling or other practices, and to seek out the facts needed to make informed choices.

*The responsibility to choose - To make the marketplace, wherever possible, competitive by being aware of quality, price and service; and where competition is not workable and government regulation is substituted, to demand assurance of quality and service at fair prices.

*The responsibility to speak up - Thus, by speaking up to be assured that the consumer interest will receive full and sympathetic consideration in the formulation of government policy, and fair and expeditious treatment in the government's administrative tribunals.

*The responsibility to seek redress - To know how and where to register dissatisfaction and work for satisfaction where there is a legitimate consumer complaint.

*The responsibility to seek consumer education - To seek consumer education, both formal and informal, and to pursue it for a lifetime.

In addition to these responsibilities, the International Organization of Consumers Unions has formulated a five-point "Charter for Consumer Action." These five points should serve as another framework for action for the consumer-citizen - the responsible consumer (6):

1. CRITICAL AWARENESS - Consumers must be alert and questioning about the goods and services they use.
2. ACTION - Consumers must act on what they know to be fair and just demands.
3. SOCIAL RESPONSIBILITY - Consumers must be concerned about the impact of their consumption behavior on other citizens, particularly on disadvantaged groups in the local, national or international community.
4. ECOLOGICAL RESPONSIBILITY - Consumers must be sensitive to what their consumption of goods does to the environment, and not waste scarce natural resources or pollute the earth.
5. SOLIDARITY - Consumers must act together through the formation of consumer groups which have the strength and influence to promote consumer interests.

There is another side to consumer responsibility that was emphasized in an article titled, "Consumerism's Other Half" (11). The author pointed out that almost half of all consumers are also producers of goods and services, and if we are concerned about getting quality in the goods and services we buy that we, in our producer roles, should be diligent in producing the best quality goods and services possible for others.

CONSUMER RESPONSIBILITY AND GOVERNMENT

A responsible consumer realizes that he or she does not have all the answers and at times government does know best. We should not allow George Orwell's idea of "Big Brother" to prevent us from realizing that there are some good "big brothers" and at times government does and government needs to assume the role of "big brother" in protecting consumers from themselves. I believe that the following letter received by the former acting governor of Maryland, Blair Lee III, speaks better about the role of "big brother" than anything I could say (5).

Dear Acting Governor Lee:

A while back you vetoed a bill that would have allowed persons riding motorcycles to choose for themselves whether or not to wear a helmet. I, being a person who wholeheartedly believes in personal rights, and I might add, does not like helmets, was very disappointed in your decision.

I believe that as long as one is 18 or older he or she should be able to do as they please, as long as it does not infringe on the rights of others. To me, the government has taken away too many of our personal freedoms already.

Three weeks ago a friend and I were in a motorcycle accident. We are both still in the hospital recuperating. (We got pretty banged up.) If not for your veto, I would not have been wearing a helmet. According to the doctors, if not for the helmets, at 22 years of age we would have been dead.

My opinions on personal freedoms have not changed, but I guess there is a point in which some people need protecting. In other words, thank you for saving my life.

(Name Withheld)

A number of years ago I heard Ralph Nader give a talk to the student body at Villanova University. It was a most interesting experience. Nader was speaking on consumerism, consumer rights and the consumer movement. He would make a significant point and the students would clap and cheer, another point, and the students would clap and cheer. He had the audience in the palm of his hand. Then he directed his remarks to the environment, pollution and ecology. He pointed out to the students that it would be a long hard battle to clean up the environment and to get rid of pollution, but he said that they could immediately clean up the pollution in their own lives by giving up the products of R. J. Reynolds Tobacco Company and Schenley Distillers. His remark was met with a deafening silence. It is rather ironic that these students, so enthusiastic about cleaning up pollution where they could have relatively little impact, were not interested in cleaning up

pollution where they could have a one-hundred percent impact. One might well ask, "Do they really want to be responsible consumers and clean up pollution?"

A responsible consumer has many roles to fill. A responsible consumer is an intelligent shopper; a consumer advocate; and, is a consumer citizen who looks beyond personal responsibility and is willing and eager to assume social responsibility. An illustration of this social responsibility is seen in one's attitude toward a proposed regulation of the Consumer Product Safety Commission.

The Commission has been considering a regulation that would require manufacturers of mattresses to make them flame retardant in order to reduce the number of injuries and deaths due to smoking in bed. But the implementation of this regulation would add to the cost of manufacturing mattresses. Why should the members of my family and I who do not smoke have to pay more for mattresses to protect those who do smoke? I believe that a consumer citizen, recognizing his social responsibility to his fellow citizens, should not only be willing to make this financial sacrifice in order to help others, but I believe consumer citizens should work to see that this regulation becomes a reality whether they smoke or not. If you believe that this is being too idealistic, so be it, but we need more idealistic and responsible consumer citizens.

One responsible consumer citizen can make a difference. In one state a woman's son was killed in an automobile accident. The investigation revealed that he had been driving a car with tires that had been regrooved, note that I said regrooved not recapped. There was no state law prohibiting the regrooving of bald tires, which is a very unsafe practice. The mother was so disturbed to find out that there was no law to prevent the regrooving of tires that she went on a one-woman campaign to get such a law passed. After a long struggle and a lot of hard work she was successful, and now in her state the law prohibits the regrooving of tires.

Thanks to the Consumer Product Safety Commission and the cooperation of many manufacturers in the toy industry, 23,000 fewer children were hurt or killed by toys in 1982 than in 1977 (14). Five million fewer deaths and disabling injuries and total economic savings of over \$14 billion were the main findings of a Consumer Federation of America report on the trends in household accidents since the creation of the Consumer Product Safety Commission (10).

The preliminary statistics of the National Highway Traffic Safety Administration for 1983 indicate that 43,028 people were killed on the nation's roads, down 2.1 percent from the 43,947 killed in 1982; 49,301 in 1981, and 51,091 in 1980. This was the lowest death toll in twenty years. Much of this reduction is due to the government's requirements of more safety equipment in cars; a reduction in the average miles driven in part due to the recession; and due to the fifty-five mile-per-hour speed regulation, a regulation which ironi-

cally was passed not to save lives but gasoline. How many more lives would be saved and injuries reduced or eliminated if all consumers were responsible consumers and buckled up? And what would be the results if "big brother" mandated passive restraints systems in all new automobiles? How really concerned are we about the sanctity of life?

CONSUMER EDUCATORS' RESPONSIBILITIES

Talking about the consumer's responsibilities is not enough. We need also to talk about the consumer educator's responsibility to teach consumer values without forcefeeding beliefs. Ray Jenkins wrote, "Values education is an effort to overcome a kind of moral malnutrition" (7). There are grave social consequences in the lack of values, or even worse, perverted values among young people today. Jenkins continued: "To say that teaching should avoid 'values' is itself an expression of a value - a bankrupt one."

How really serious are we as consumer educators in trying to improve society by encouraging and developing responsible consumers? How willing are we to call a spade a spade, and to not be wishy-washy about "good" consumption and "bad" consumption? Are we really willing to stand up and be counted or is it easier and less controversial to avoid such discussions?

It is difficult to be a responsible consumer, and at times people knowingly choose not to be responsible consumers. People choose to smoke and to drink, people choose not to use seat belts, and people choose to do many things that a truly responsible consumer would not do. A basic question one might well ask himself or herself is, "How responsible a consumer do I really want to be?"

If consumers are to be responsible consumers and make intelligent choices, they must know that some goods and services promote their well-being, that other goods and services have harmful effects, and that some goods and services neither promote nor harm their well-being. Traditional economics considers as wealth all goods and services that have a monetary exchange value, whether they help or harm consumers. A responsible consumer should make a distinction between wealth - those goods and services that promote the well-being of consumers; nealth - those goods and services that have a neutral effect which neither helps nor harms consumers; and, illth - those goods and services which harm consumers.

Although these concepts are real and useful for individuals, they are difficult to work with objectively and in the aggregate. Who is to judge what is wealth, nealth, or illth? By what standard can products and services be classified as wealth, nealth, or illth? Would it be correct to conclude that any product or service that anyone wishes to sell and for which there is a willing buyer represents wealth, and further that all products and services therefore in this category should be legal? Should the government interfere in such transactions? If not, then prostitution

and heroin represent wealth and should be legalized.

Classifying goods and services according to their contribution to the well-being of the human race is both complicated and controversial. Some products and services, however, are clearly harmful and represent illth. If examples of products and services were placed on a continuum according to the way many people would classify them, the arrangement might look like this (9).

<u>WEALTH</u>	<u>NEALTH</u>	<u>ILLTH</u>
Education	Candy	Heroin
Health care	Carbonated drinks	Prostitution
Shelter	Snacks	Pornography
Clothing		Alcoholic beverages
Food		Gambling
		Tobacco

A number of summers ago I was a visiting professor at Northern Illinois University. I had seventy-eight high school teachers in my consumer education class. I was discussing the concepts of wealth, nealth and illth. I pointed out that consumer educators were unanimous in agreeing on the value of telling students to look for the Underwriters Laboratories' mark when buying an electric appliance in order to protect them from harm. But many teachers are reluctant to discuss illth goods and illth services in the classroom. This would be presenting value judgments and we must not do that! One of the teachers in the class revealed how quickly he was ready to abdicate his responsibility as a good consumer educator by suggesting that we leave the teaching about illth goods and services to the health teacher!

Are we going to let situational ethics take over? Are we going to say, "If it feels good, do it"? Are we going to emphasize hedonism? Are we going to avoid making value judgments as consumers and consumer educators? Are we no longer able to recognize that right is right; that wrong is wrong; and, that truth is truth? Are we willing to accommodate to an ever lowering of the level of morality? If so, can we really be surprised or shocked at what transpires in the marketplace and society, or that there may well be a steady diminution in the number of responsible consumer citizens?

Various levels of government have already made numerous decisions about goods and services that are considered illth by either prohibiting or limiting their use, but each individual must decide which products and services to buy or not to buy. Consumers are not born with an intuitive sense that enables them to choose the things that are good for them. They have to learn from others. In a free economy they may come under the influence of those who have their well-being foremost in mind, or they may come under the influence of those whose goal is personal economic gain. But a responsible consumer will be knowledgeable about what goods and services represent wealth, nealth, and illth and reject those which represent illth.

MATERIALISM AND CONSUMER RESPONSIBILITY

Paul L. Wachtel in his book, The Poverty of Affluence: A Psychological Portrait of the American Way of Life (15), points out that our materialistic preoccupations actually diminish our security and enjoyment of life. He shows how our present values lead us to pursue false solutions that only make our problems worse; that many of our key ideas about personal satisfaction and the good life were forged in an era of steady economic expansion; and, that we are all too aware of the damage economic growth has done to the environment, though we have yet to realize the impact it can have on individuals and personal relations. He asks, "Where have we gone wrong?"

Wachtel examined the totality of human experience, not just people's actions as consumers. But his observations are most deserving of consideration as we ponder the responsibilities of consumers.

A recent publication edited by Fox and Lears, The Culture of Consumption (4), gives the reader an interesting perspective on the topic. The historians who wrote the six essays in this book answer brilliantly the questions of what exactly consumer culture is and how it arose in the United States. We as responsible consumers need to read such writings that probe into our patterns of consumer behavior and to realize that we exist as a "consumer culture" and that this consumer culture has become not only an ethic, but also we need to realize the way that the elite (comprising those who are white, male, educated, and rich) exert their power over our society.

To improve our social environment we have to look beyond just the consumer's role in the marketplace. We have to have a better understanding of the totality of the impact of spending on individual lifestyles and society as a whole. In this way the consumer becomes more than just a robot consuming and consuming, but becomes an integral part in making a contribution toward the advancement of civilization. Yes, that is a very sweeping statement to make, but should we not as individual consumers and consumer educators do everything in our power, individually and collectively, to make this a better world.

I would like to close with a quotation which is not directly consumer-related, but which I believe does an exceptionally good job in getting across the basic message that I have attempted to share with you as concerned consumers, responsible consumers and consumer educators. "Let us not be remembered as the generation that saved the whales and saved the trees but ignored our own kind." (1) I would paraphrase this quotation by saying, "Let us not be remembered as the generation that consumed and consumed and consumed without a sense of responsibility or concern for what is right or for the sanctity of life."

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CORPORATE RESPONSIBILITY

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ABSTRACT

In remarks prepared for the 1984 conference of the American Council on Consumer Interests, the author discusses (1) the institutionalization of the concerns of the consumer movement of the decade past, providing a permanent infrastructure for the consumer interest in government, education and community; and (2) the effect on corporate responsibility of developing consumer focused programs in business.

THE CONSUMER INTEREST: CURRENT STATUS

I'd like to thank not only Karen Goebel for her generous introduction, and Colien Hefferan for inviting me to participate in this conference, but also ACCI - for what I've learned from your speakers and conversations with your members in the hall. I'm taking away from this meeting more than I'm contributing. As a matter of fact, I arrived here with an outline of the remarks I wanted to make, and after meeting with you for a day-and-a-half, I went upstairs and redid it to include some of the compelling issues that you've been discussing.

So let me start with some comments on the status of the consumer movement, beginning with a story, as is customary. Except that this story is not funny. Nor is it sad. Just a jumping off place.

About 15 years ago, when I was developing a consumer affairs office in the then Department of HEW, I went to a luncheon in Washington honoring a consumer leader. The speaker was Senator Philip Hart of Michigan.

For all those who indicated yesterday that they are first-timers at an ACCI meeting, Philip Hart was a statesman from Michigan, worthy of the title Senator. He was especially interested in people-oriented issues, and consumerism lost a staunch supporter when he died at a relatively early age.

Anyway, for the first time at this luncheon I heard Sen. Hart develop the theme that consumerism has surfaced three times in the United States in this century. In the standard speech of everyone identified with the consumer movement, second only to the litany of President Kennedy's consumer rights, the litany of the life

cycle of the consumer interest has become a staple.

We all know about the muck-rakers in the early 1900s and the laws that were enacted to address the issues they raised.

We all know about consumerism in the 1930s and the fight to establish consumer organizations and co-ops, and to include the consumer in the programs of the New Deal. For those interested in a good read, putting the earlier activities in the perspective and words of the people who lived them, I commend to you a book entitled, "Consumer Activists: They Made a Difference", recently published by the National Consumers Committee for Research and Education.

We all know about consumerism in the 1960s, and the Naders and the Esther Petersons, and the objectives of those who flew the consumer flag.

The point of this litany was that the first two efforts abated with the enactment of legislation and establishment of federal programs, while the third showed signs of permanency.

Today, the discussion centers on whether the third effort has abated or matured in its life-cycle, or changed. There is a note of discouragement in the conversation -

- o the consumer interest doesn't have the support or attention it once received from government;
- o many consumer abuses continue unaddressed;
- o some programs in consumer education or redress are falling by the wayside;
- o some of the grass roots efforts - effective once - have evaporated;
- o some of the funding has disappeared. Funding was always a critical issue to consumer organizations, attempting to field an activist program with resources from membership dues. When grants or fees became available, and some of the underlying research could be done to support more meaningful programs - it was exciting. The loss of such funds is a blow.

- o some of the old war horses are tired, and a sufficient number of replacements have not appeared.

So the first thing I want to say to you friends is - TAKE HEART!

Whether the third round of consumerism has abated, matured or changed, the developments of the last 20 years have provided such a base and infrastructure for the consumer interest, that there is a permanence. It will never again be necessary to start from scratch. The force exists, it's viable, it's respected, and it's part of the landscape.

There are at least seven good examples of this -

- o federal laws on safety and disclosure, and the agencies to implement them, exist. While they may be weak and underfunded at the moment, leadership and funding are transient. When the priorities pendulum shifts again, the structure is in place.
- o state laws have been strengthened - laws on credit and holder-in-due-course; laws on insurance and no-fault insurance. They exist. Too, although a state consumer protection agency was a rare thing when I first went to Michigan to help establish the Consumers Council in 1969, now all states have an agency focused on the consumer - some two.
- o consumer education exists as a force. Think of all the people you have trained and who have gone on to function in the field. So you may lose a few state or university programs temporarily, or they may be short on money - still consumer education will never again be the new kid on the block.
- o ACCI, ACR, CFA, NCL, ACT, SOCAP exist. Thousands of people identify with these efforts.
- o the literature that you have helped prepare exists.
- o consumerism has become an international force. Development of the issues is behind the U.S. program in some places, and ahead of it in others. The ebb and flow of these programs should be helpful in rejuvenating the interest as it wanes from place to place and time to time.
- o an infrastructure within business - directed to the consumer interest - exists.

And each and every person in this room, as well as your peers in sister organizations, made a contribution to the enumerated efforts. If they're not perfect, did you really expect to create a garden of Eden? The climate for consumerism is better. The advances developed are permanent. And you have a right to take pride in these accomplishments.

THE CONSUMER INTEREST: DEVELOPMENTS IN BUSINESS

To move on to Corporate Responsibility, the assigned topic of my remarks today - as you know I am an advocate of the consumer affairs professional in business. And it should be noted that, unlike the first two, the third round of consumerism brought an entry into business - a foot in the door. When we first established SOCAP over 10 years ago, fewer than 150 people identified with the business/consumer discipline. There are now over 1200 people focused on consumer affairs in business, and that must be a plus.

Parenthetically, Father McEwen mentioned a consumer complaint that received no response. And I'm sure that happens, as a result of error or in a company that has no consumer affairs program. Still with 1200 people out there - recent additions to the business scene - more complaints or inquiries must be receiving appropriate response.

I've spent the last 10 years designing and developing a consumer affairs program in a large corporation, as well as helping advance a professional organization for the consumer affairs people in business. And it's been exciting! Building something on virgin ground is a rewarding experience.

Limiting Factors

And I learned a lot! If I'd known then what I know now, I could have done more with the programs I helped establish in federal and state government.

For example, I now realize that I sometimes thought I saw problems that weren't there. An illustration involves raisin bran.

When I was with the Consumers Council in Michigan, we received a call from a lady who said that there were only three raisins in her box of raisin bran. We helped her contact the manufacturer, and she received a replacement box. But in passing we wondered how often that happened and what the consumer should expect with regard to raisins. So we went out and bought several boxes of raisin bran, manufactured by several competitors

- took them back to the office and counted the raisins. (Dave Pittle mentioned some of the foolish things he has done in the name of consumer advocacy, and he is not alone.)

As it turned out, all of the boxes had a substantial number of raisins and, interestingly, the count was nearly the same among competitors. So we had visions of the raisin bran people in the back room, engaged in collusion on raisin count. Well now I know that's not what happened at all.

The consumer can buy a box of raisins, and he can buy a box of bran flakes. Raisin bran is a mixture of the two that appeals to the palate of the consumer. All of the competitors had done market research on the mix that the consumer most enjoyed. The similar count merely indicated that different market researchers were coming up with more or less the same answer.

Conversely, I now realize that I didn't fully recognize problems that were there, and also that I couldn't do much about some of them. For example, the dominance of the marketing people.

It looks to me as if many corporations are divided into two parts, the marketing department and everybody else. The magic of marketing has been so oversold by the business schools that the people in that discipline have convinced themselves that their pursuit of sales takes precedence, and everything else is support services - including legal, manufacturing, quality control, distribution, personnel, and certainly consumer services. So when the marketers pursue a program that may appear foolish or offensive or even misleading to those in the consumer discipline, it should come as no surprise that it's difficult to get the marketers' attention. Nobody else can either.

Then there's the problem of short-term decision making by top management. It's a natural outgrowth of the system. When a person is promoted to a key management position - and recognizing that while there are a few flukes, most of these people are highly intelligent and competitive - that person has his moment in the sun and wants to make the most of it. Within our system, performance is measured by the bottom line - the profits, the price of the stock and so forth. So there is a built-in preference for short-term decisions which show short-term profits. Such decisions may not be in the best interest of the consumer, or even in the best interest of the business.

This prejudice is by no means limited to business managers. I'm sure you've all seen the same things happen with college presidents, generals of the army, labor leaders and politicians.

Something else I learned is that it's useful to stop from time to time and take a look at the issues traditional to the consumer movement to make sure that they are still the compelling issues and to reprioritize as necessary. I wouldn't have said this last year for fear of being labeled an industry apologist, but now that I no longer work for industry - to me an example of a non-issue is caffeine.

I took a hard look at caffeine when I first went to work in the soft drink industry and decided that it just wasn't a big problem in the general scheme of things. A cup of tea has three times as much caffeine as a soft drink. And the people of Great Britain have been averaging three to six cups of tea for the last 200 years - with no noticeable side effects as a result. And Americans have been drinking caffeine containing soft drinks for over 100 years. So as far as I'm concerned caffeine has been tested and re-tested. Even the Consumers Union material calls it a mild stimulant that has been domesticated.

Thus I didn't agree with Dave Pittle's assertion yesterday that the current caffeine-free drinks were developed in response to a consumer need. People in the soft drink industry really don't think there's anything wrong with caffeine as currently utilized. The caffeine-free drinks are probably just the marketers having at it again. Looking for a marketing niche.

So in terms of reprioritizing, it seems to me that it's useful to take a look at the traditional issues and reexamine whether they are as Gwen Bymers says "an issue that it took us 25 years to resolve" or an issue that's fallen to the bottom of the list. An illustration of a popular issue that might be reconsidered is drained weight labeling. It may be that the absence of this information on the label increases the opportunity for misunderstanding or even a little chicanery. But how important is that in comparison say to toxic wastes, or skyrocketing medical bills, or interest rates that adversely affect home ownership? Is it a priority? There will never be enough people, money, resources to address every consumer issue. And effective consumer advocacy demands change as needs change.