EXPLORATION OF FACTORS AFFECTING CONSUMER EDUCATION PROGRAM IMPLEMENTATION IN SECONDARY SCHOOLS OF MICHIGAN

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ABSTRACT

EXPLORATION OF FACTORS AFFECTING CONSUMER
EDUCATION PROGRAM IMPLEMENTATION IN
SECONDARY SCHOOLS OF MICHIGAN

By

Irene Schiele Hathaway

The role of consumer education in Michigan's secondary schools is of increasing interest as effort on the legislative level is currently focused on the mandating of consumer education for all students. The awareness on the part of educators of the importance of consumer education for all and the expansion of the content areas in a well-developed program indicates the need for an interdisciplinary approach with particular emphasis from the core areas of home economics, business education, and social studies.

This study as an exploratory step in developing an interdisciplinary approach (1) surveyed content areas currently being taught by teachers attending the Michigan Consumer Education Center's first workshop and an assessment of their needs in teaching consumer education, (2) analyzed content areas of selected current consumer education curriculum guides as located through ERIC and

school district funding application for the Michigan State Department of Education's consortium on consumer education, (3) surveyed the attitudes toward the teaching of consumer education held by secondary school teachers and their principals regarding goals of consumer education and strategies for implementing consumer education into their courses, and (4) identified methods of implementation by which the interdisciplinary approach to consumer education can be incorporated into the existing school curriculum.

While differences were found between the responses from teachers and content analysis of the funding applications and curriculum guides regarding the 23 selected content areas, the topics most frequently included were credit, decision making, family income management, consumers in the market, savings and investment, and consumer information. Topics which received the least attention were consumers in the environment, consumer services, leisure, education, and health. A trend away from the topics under the consumption of goods and services is evident in the curriculum guides and consortium applications toward the more conceptual areas of consumer economics, decision making, and management.

Overall, teachers and principals hold positive attitudes toward the teaching of consumer education. The main areas of concern revolved around the difference between the unit method approach and the interdisciplinary approach, with both teachers and principals confused or undecided. Another area of controversy was the question of mandating consumer education, with principals in less agreement than teachers.

Methods of implementation for introducing consumer education into the existing school curriculum focused on the concept that the interdisciplinary approach is multi-faceted and can include (1) a single teacher course with interdisciplinary planning and coordination, (2) team teaching among the core disciplines, (3) concurrent scheduling of classes from the core disciplines, (4) integration into all existing courses, (5) a special course together with school-wide integration resulting in a total system approach, or (6) use of mini-courses and/or assembly programs. The total system approach appears to offer the most effective method and makes use of both school and community input and resources.

Consumer education in Michigan is growing, but demands a coordinated effort by all interested groups to become a strong, viable body of information to achieve the final goal of producing informed and aware consumers.

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CHAPTER I

PROBLEM AND RATIONALE

Purpose of the Study

The need for consumer education that is both information and process centered has become a major concern for educators, consumer advocates, and government leaders. The complexity of the marketplace, the importance of the development of personal and public economic competence, and the visible continuation of consumer issues has led governors and legislators to endorse legislation requiring consumer education programs in secondary schools.

Every person in the United States is a consumer and must make allocation choices according to a personal set of values and goals. Thus consumer education must, by definition, be very inclusive and flexible to meet many needs based on: (1) situational variables, such as the physical and social objects in the environment with the potential for satisfying or constraining needs and wants; (2) affective variables, such as preferences, beliefs, values, and psychic needs, which are used to structure goals and evaluate the elements in decision making; (3) decision-making variables concerned with social, economic, and technical decisions; and (4) welfare variables, which describe the level of living at a given point (Nichols, 1971, p. 133).

A comprehensive look at the content of a well-developed consumer education program leads to the realization that this is not a course that can be covered by only one discipline. The range of material indicates a strong need for an interdisciplinary approach by which schools can introduce students to a comprehensive view of consumers in the U.S. economy.

Michigan is placing particular emphasis on consumer education. Interest in and awareness of the need for consumer education is evidenced by the consortium programs currently being funded by Title I, Part F funds through the Michigan State Department of Education in 25 Michigan school districts and the development of the Michigan Consumer Education Center at Eastern Michigan University in 1973. Illinois and Hawaii have passed legislation requiring consumer education in their states' secondary schools. New York and New Jersey are also active in formulating consumer education programs. States throughout the nation are developing guides and programs for teachers in many disciplines for introducing consumer education into the secondary school curriculum.

The purpose of this exploratory study is to survey attitudes held by teachers and principals regarding the approaches to and strategies for consumer education, as well as to reveal the content areas currently being used. In addition, content areas and strategies devised by the pilot programs for consumer education under the Michigan State Department of Education and current curriculum materials will be analyzed.

As consumer education receives more attention in the curriculum of the state's secondary schools, it is important to answer questions of (1) implementation, (2) content, and (3) scope and sequence that will serve the needs of students through varied structures. This study will offer some suggestions for answering these questions.

Objectives of the Study

The objectives of this exploratory study are:

1. To identify the areas of content emphasis in selected current consumer education programs.
2. To identify the preferred content emphasis as indicated by secondary school teachers attending the Michigan Consumer Education Center's workshop.
3. To identify attitudes held by secondary school teachers and principals in Michigan toward the teaching of consumer education.
4. To identify methods of implementation by which the interdisciplinary approach to

consumer education can be incorporated into the existing school curriculum.

CHAPTER II

REVIEW OF LITERATURE

Importance of Consumer Education

Many factors contribute to the increasing attention placed on consumer education today. A partial review would necessarily include: (1) the affirmations of three national Presidents on consumer rights, which have focused national attention on the consumer. In October of 1969, President Richard Nixon gave the following consumer's bill of rights:

> I believe that the buyer in America today has the right to make an intelligent choice among products and services.
>
> The buyer has the right to accurate information on which to make his free choice.
>
> The buyer has the right to expect that his health and safety is taken into account by those who seek his patronage.
>
> The buyer has the right to register his dissatisfaction, and have his complaint heard and weighted, when his interests are badly served (1969, p. 1).

(2) the establishment of the Office of Consumer Affairs and the President's Committee on Consumer Interests; (3) the establishment of the Consumer Product Safety Commission; (4) the emergence of Ralph Nader, a national spokesman for consumers as well as group action on the local level; (5) the 1968 amendments to the Vocational Education Act of 1963, which makes federal funds available to states for the purpose of upgrading consumer and

homemaking education and the Education Amendments of 1972 for a Director of Consumers' Education within the Office of Education; (6) the inflationary spiral which started in the late 1960's and continues at greater speed today; and (7) the realization of the interrelationships of the consumer, business, industry, government, agriculture, and other social institutions and the natural environment.

In a definitive book in 1942, Margaret Reid spoke of aims of consumer education that are still relevant today:

> 1. Study of the present system of production and marketing, basic drives, conflicts of interest, automatic and deliberate controls.
> 2. Ways in which the market might be improved and analysis of proposed changes which would lessen its efficiency.
> 3. Possibilities of consumer cooperatives.
> 4. Advantages of more informative labeling.
> 5. Deception and fraud in advertising, labeling, and personal salesmanship.
> 6. Why present regulatory agencies are not more effective (1942, p. 101).

In 1970, the _Report of the National Research Conference on Consumers and Homemaking Education_ listed the following items in their final revision on priorities:

> Identification of competencies, determination of conceptual structure, and development of teaching-learning strategies and evaluative techniques for consumer and homemaking education programs at various educational and socio-economic levels.
>
> . . . .
>
> What are the effective ways in consumer and homemaking education of reaching out-of-school groups and poverty groups in relation to (1) methods of teaching, (2) course patterns (sequencing), and (3) facilities, etc.
>
> . . . .

Developing and implementing consumer education courses for adults.

. . . .

Determine if a consumer's value system is of more or of less importance than specific commodity information in making a purchase decision.

. . . .

Alternative delivery systems for making available point-of-purchase consumer information on big-ticket items: (a) includes determining pre-programmed questions of most value of consumers, (b) customer's willingness to use and pay, (c) location of service, and (d) cost (Gorman, 1970).

These lists indicate the range of interests that are now focused on consumers and consumer education. Robert Worthington added more points to the list of growing consumer concerns:

1. The growing involuntary sub-economy of consumers not getting what they paid for.
2. Secondary consumer expenditures which result from the effects of one purchase forcing the consumer to incur new costs.
3. The role of advertising as a major psychological force in consumption decisions.
4. Deceptive packaging.
5. The vertical integration by large industry of the chain of supply from raw materials to manufacturing to wholesaler to retailer (1972).

Business education, as well as home economics, has been rethinking consumer education and its relationship to the business curriculum. Consumer allocation of time and leisure affects the labor market and the resulting national product. Knowledge of the business world is of value to both producers and consumers. Because of this interrelationship, business educators see their curriculum as a core area for teaching consumer education (Daughtrey, 1967).

Social studies teachers are also interested in developing consumer education, and are working on models and definitions that will explain the relationships between their traditional curriculum and consumer education. Peter Senn and Joanne Binkely, in answering questions about consumer education for social studies teachers, advise:

> For the social studies teacher, consumer education must include far more than simply the buying of things. It must include the recognition, development and clarification of what is satisfying. It must recognize and teach ways to handle problems of conflict and choice. It must also include the social aspects of satisfaction--those that come from parks, fresh air, reading, concerts, or living in an orderly society. It must include an understanding of process--how we can change our institutions to get what we want (1971, p. 1).

Consumer issues have been of a recurring nature in the United States starting in the early 1900's and again as an outgrowth of the depression years. Consumer concerns reached a peak in the later 30's and early 40's, only to again become submerged by other national priorities in the late 40's and 50's. The present consumer movement, not being born of the severe economic depression of the 30's, is more a movement born of affluence. While poverty continues to be a persistent problem, the national income adjusted for price changes has doubled every 20 years since 1890. Even when allowance is made for population growth, income per capita is today four times what is was in 1890 (Miller, 1971, p. 40). William Lazer predicted that:

> In the seventeen year period from 1968 to 1985 median real income will increase as much as it has over the previous fifty years. By 1985 one-half of the U.S. population is expected to enjoy a level of living that characterized only the top 3 percent of the population in 1947, or the top 15 percent of the population in 1968 (1972, p. 8).

As concern over energy consumption and conservation becomes a fact of life in the United States, an additional dimension has been added to consumer education. Educating consumers for the future indicates that while per capita income is predicted to increase the thrust of consumption will change. In addition to the ability to pay, values, and individual choice a component of the consumption decision will necessitate decisions that are in harmony with environmental constraints. Beatrice Paolucci and Janice Hogan cited the need for new decision-making patterns in the realization "that these decisions will depend on the extent to which each family member understands our complex, specialized, and dynamic energy-driven system, and to the extent that each understands that all processes require the expenditure of energy" (1973, p. 14). Consumer education is a natural vehicle for transmitting this information as well as helping consumers evaluate and process the information necessary to make responsible decisions.

Not only is the education of actual energy consumption of vital importance but in addition the environmental problems of a high energy using, easy disposal society must be explored in consumer education. Consumption patterns must be related to the ability of the earth and its biosphere to assimilate our continued expansion of disposed products. Values related to our beliefs of the nature of the interrelationships between man and the natural environment are an important part of consumer education. The web of decision making thus becomes ever increasingly complex.

Another important consideration is the difference among socio-economic groups and their needs for programs with differing focus and emphasis. The pioneering work by David Capolitz pointed to the different constraints, approaches to, and values affecting the consumption patterns of the low-income consumer. The Institute in Consumer Education for Disadvantaged Adults reflected the growing concern with the need for awareness of the differing problems facing the disadvantaged consumer. The Institute's conclusions include the finding that consumer problems of disadvantaged adults are difficult to separate from the broader spectrum of their social-psychological and economic problems, and emphasized the importance of working with the disadvantaged through mutual attack (Paolucci, 1970).

These conclusions can be directly applied to consumer education for disadvantaged youth in the secondary school. Teachers must take into consideration the multiplicity of values and situations faced by their pupils.

Consumer education literature emphasizes the need for (1) evaluation of needs of students by teachers, (2) flexibility in methods and content, (3) regard for differing value systems, and (4) understanding of the differing constraints faced by various ethnic and socio-economic groups.

Definitions of Consumer Education

The President's Committee on Consumer Interests (1968) defined consumer education as "the development of the individual in the skills, concepts, and understandings required for every day living to achieve, within the framework of his own values, maximum utilization of and satisfaction from his resources."

James Mendenhall listed the following four goals of consumer education:

> To help the consumer become:
> 1. A prudent manager of his personal and family finances,
> 2. A wise buyer of goods and services in the marketplace,
> 3. A careful user of personal and public possessions, and
> 4. An informed and intelligent acting consumer citizen (1967, p. 18).

A more comprehensive definition has evolved from the national survey of consumer education at Purdue University as "the educational and informational investments in the human agent's capabilities for performing those roles associated with directing economic activity, satisfying public and private wants, and improving economic performance in the marketplace" (Armstrong and Uhl, 1971, p. 529). This definition takes into account the repercussions of individual decisions and the importance of public goods decisions as well as ecological considerations.

The Purdue study also generated the following comprehensive classification of content areas:

- Consumer Economics
  - Consumers in the economy
  - Consumption, production, income
  - Taxes, community consumption
- Household and income management
  - Family income management
  - Savings and investment
  - Credit
  - Risk, uncertainty, insurance
- Market opportunities and problems
  - Consumers in the market
  - Consumer aid and protection
- Consumption of goods and services
  - Food
  - Clothing and soft goods
  - Durables
  - Housing
  - Transportation
  - Consumer services
  - Leisure
- Investments in human capital
  - Education
  - Health
- Organized consumer activity
  - Consumer organizations
  - Consumer information (Uhl, 1970, p. 83)

Consumer Education in the Secondary School

Once consumer education has been adequately defined and content identified, the next important considerations are "To whom will this education be directed?" and "How will these concepts be integrated into the existing educational structure?"

Once thought of as information needed only by the poor or buymanship for the future homemaker, consumer education concepts are increasingly recognized as vital for all socio-economic and age groups. The consumer education guidelines developed by the President's Committee on Consumer Interests (1970) recommend a program geared to all levels, from kindergarten to twelfth grade and beyond. The Proceedings of the First Regional Conference on Consumer Education (1968) affirmed this stand of consumer education for all ages as well as the Newburyport, Massachusetts, pilot project for integration of consumer education into the total school system over a three-year period.

James Mendenhall cited a particular need for teenagers, since they are acknowledged to be active consumers, they are subjected to intensive psychological appeals in advertising, and they are relatively uninformed about product information, prices, and credit (1967, p. 14). Teenagers, in addition to spending from $21-25 billion dollars per year, play an important role in determining family consumption. One estimate of their individual expenditures is approximately $775 per year, with as many as 30 to 35 percent having their own charge accounts (U.S. News and World Report, 1971, p. 93). Teenagers are also in a prime period of life for developing their value systems and decision-making techniques. Many will soon enter the first stage of the family life cycle. In 1970, the median age of men at first marriage was 23.2 years and for women it was 20.3 years (U.S. Department of Commerce, 1971, p. 1).

It is important to understand that the vast majority of programs related to consumer education are now being taught in the nation's secondary schools. While not attempting to minimize the importance of either the lower grades, higher education or adult education, it must be recognized that great strides can be made by adding to the development of consumer education in the secondary school curriculum. To gain some insight into the extent and location of programs and factors affecting the possibilities of offering consumer education courses, the Purdue study concentrated a major share of its work on a survey of existing programs throughout the nation. The following facts emerged from this vast study in 1968 (Uhl, 1970):

1. Consumer education topics and teaching orientation are most frequently found in the home economics curriculum.
2. The other most frequent areas are distributive education, business education and social studies.
3. Consumer education is more prevalent in senior high schools than junior high schools.

Table 1.--Prevalence of consumer education in U.S. secondary school curriculum areas, 1968-69.

Curriculum Areas	Percent of High Schools Offering Any Courses Treating Consumer Topics[a]			
	Junior High Schools		Senior and Jr-Sr High Schools	
Home Economics	86%	(104)	97%	(161)
Distributive Education	35	(20)	81	(75)
Business Education	48	(50)	74	(143)
Social Studies	51	(104)	74	(138)
Driver Education	18	(22)	69	(129)
Ind. Arts, Voc. Agr.	40	(73)	66	(114)
Mathematics	44	(131)	54	(138)
Health, Hygiene	52	(64)	51	(84)
Science	44	(32)	48	(31)
English	26	(92)	22	(134)
Number of Schools	(189)		(280)	

Source: Joseph Uhl, et al., Survey and Evaluation of Institutional and Secondary School Education Programs, Vol. I of Survey and Evaluation of Consumer Education Programs in the United States (Lafayette, Indiana: Purdue Research Foundation, 1970), p. 59.

[a]Includes special courses in consumer education and courses in which consumer education is integrated with other subjects. Parentheses indicate the number of schools.

4. Treatment of consumer education does not appear to differ substantially in schools located in different regions of the country.

Table 2.--Prevalence of consumer education in U.S. secondary schools, by curriculum areas and regions, 1968-69.

Curriculum Areas	Percent of High Schools Offering Any Courses Treating Consumer Topics[a]							
	Junior High Schools				Senior and Jr-Sr High Schools			
	NE[b]	NC	S	W	NE	NC	S	W
Home Economics	65%	94	92	87	96%	96	98	100
Distributive Education	0	67	67	17	86	72	90	83
Business Education	54	42	50	46	88	74	63	75
Social Studies	67	53	44	42	88	71	61	81
Driver Education	0	0	60	14	75	67	55	91
Ind. Arts, Voc. Agr.	47	44	54	12	57	72	70	50
Mathematics	39	38	55	47	50	55	55	47
Health, Hygiene	36	55	57	57	45	43	69	64
Science	43	47	33	50	75	67	11	33
English	18	22	24	30	18	19	26	25

Source: Joseph Uhl, *et al.*, *Survey and Evaluation of Institutional and Secondary School Education Programs*, Vol. I of *Survey and Evaluation of Consumer Education Programs in the United States* (Lafayette, Indiana: Purdue Research Foundation, 1970), p. 59.

[a]Consumer education includes special courses in the subject and courses where consumer education is integrated with other subjects.

[b]Northeast states: Maine, Vermont, N.Y., Pa., New Jersey, Conn., R.I., Mass., N.H.

North Central states: N. Dakota, S. Dakota, Neb., Kansas, Mo., Iowa, Minn., Wisc., Mich., Ill., Ind., Ohio

Southern states: W. Virginia, De., Md., D.C., Ky., Virginia, Tenn., Ark., Oklahoma, Texas, La., Miss., N. Carolina, S. Carolina, Ga., Alabama, Fla.

Western states: Utah, Mont., Idaho, Wyo., Oregon, Cal., Nev., Wash., Colorado, Ariz., New Mexico.

5. There are wide variations among states in the prevalence of curriculum placement of consumer education. The states of Illinois and New York are particularly active in adopting consumer education in secondary schools.

6. Special consumer education courses are reported in only 2.6 percent of responding schools, with approximately 8 percent offered in business education and 3.3 percent in home economics.

Table 3.--Secondary school offerings of special courses in consumer education, by curriculum areas, 1968-69.

Curriculum Areas	Secondary Schools With Special Consumer Education Courses[a]			Special Courses As a Percent of All Courses Treating Consumer Education
	Percent			
	1960-61[b]	1968-69		
Home Economics	1.0%	3.3%	(9)	1.2
Business Education	5.3	8.2	(16)	7.0
Social Studies	3.8	2.6	(6)	2.8
Distributive Educ.	n.a.	2.1	(2)	2.0
Mathematics	n.a.	1.1	(3)	1.7
Health, Hygiene	n.a.	2.7	(4)	3.4

Source: Joseph Uhl, *et al.*, *Survey and Evaluation of Institutional and Secondary School Education Programs*, Vol. I of *Survey and Evaluation of Consumer Education Programs in the United States* (Lafayette, Indiana: Purdue Research Foundation, 1970), p. 59.

[a]Includes junior, senior and jr-sr high schools. Special consumer education courses are defined as courses entitled "consumer education" or courses devoted entirely to consumer topics.

[b]*Subject Offerings and Enrollments in Public Secondary Schools*, U.S. Office of Education OE-24015-61, 1961.

7. School district size did not have any relationship to the offering of consumer education.

Table 4.--Prevalence of consumer education in secondary schools, by curriculum areas and district enrollment, 1968-69.

Curriculum Areas	Percent of High Schools Offering Any Courses Treating Consumer Topics — School District Size (Pupils)		
	300-2,500	2,500-10,000	10,000 or more
Senior and Combined Jr-Sr High Schools			
Home Economics	97%	98%	96%
Business Education	69	80	74
Social Studies	63	75	83
Distributive Education	65	83	88
Mathematics	45	55	63
Ind. Arts, Voc. Agr.	67	61	70
Health, Hygiene	48	51	54
Driver Education	68	70	69
English	19	18	30
Science	60	40	50
Junior High Schools			
Home Economics	81	83	90
Business Education	25	69	42
Social Studies	45	55	52
Distributive Education	20	33	44
Mathematics	46	45	43
Ind. Arts, Voc. Agr.	25	48	38
Health, Hygiene	53	46	56
Driver Education	33	17	10
English	26	26	26
Science	36	80	38

Source: Joseph Uhl, *et al.*, *Survey and Evaluation of Institutional and Secondary School Education Programs*, Vol. I of *Survey and Evaluation of Consumer Education Programs in the United States* (Layafette, Indiana: Purdue Research Foundation, 1970), p. 59.

8. City and rural schools incorporated consumer education into curriculum somewhat differently. Both urban and rural schools reported consumer education in about the same frequency in home economics, business education and driver education. In urban schools additional subjects most likely to be a part of the program are social studies, distributive education, and science, while rural schools used math, health, and English courses.

9. School size did not affect the placement of consumer education in the curriculum.

   In summary, district, city and school size do not appear to be the primary determinants of the extent of consumer education or its curricular placement in the high school. Consumer education offerings are as extensive in the rural schools as in the urban schools, and city size and school enrollment do not seem to influence consumer education. In part, these findings reflect counter tendencies; for example, the need for consumer education in the central city is matched by the demand for education in consumer subjects on the part of affluent, suburban parents (Uhl, 1971, p. 70).

10. The content areas are covered differently by various disciplines (see Table 5).

In summary, the report stated:

> Overall, it would seem nearly impossible for a student to complete high school without some exposure to consumer education. Home economics does not enjoy a monopoly in educating the consumer, and it is not necessarily true that women receive more consumer education than men. However, the dispersal of consumer education throughout the curriculum and its heavy

Table 5.--Subject matter content of secondary school courses treating consumer topics, by curriculum areas, 1968-69.

Consumer Education Topics	Percent of Courses Treating Consumer Topics									
	Curriculum Areas									
	Home Economics	Business Educ.	Social Studies	Distrib. Educ.	Math	Ind. Arts Voc. Agr.	Health	Driver Educ.	English	Science
Consumer Economics										
Consumer in the Economy	71%	73%	79%	79%	33%	61%	31%	30%	51%	74%
Consumption, Production, Income	31	70	76	77	30	44	7	13	19	28
Taxes, Community Consumption	20	67	72	55	58	35	9	7	24	30
Household and Income Management										
Family Income Management	68	88	49	58	78	33	16	17	22	16
Savings, Investment	34	86	60	61	80	31	10	13	17	18
Credit	44	89	60	80	74	33	9	39	15	12
Risk, Uncertainty, Insurance	26	88	44	53	51	27	9	46	12	14
Market Opportunities, Problems										
Consumer in the Market	65	73	64	76	33	39	22	10	41	21
Consumer Aid and Protection	43	70	50	68	14	30	30	19	32	35
Consumption of Goods, Services										
Food	72	46	29	41	33	14	53	4	12	51
Clothing, Soft Goods	73	41	26	49	20	9	16	1	15	25
Durables	51	52	24	50	30	52	13	6	13	19
Housing	37	61	33	43	35	44	10	7	7	25
Transportation	15	51	40	45	43	29	8	88	11	26
Consumer Services	29	56	44	55	10	34	6	14	15	21
Leisure	50	38	37	29	16	49	37	10	60	26
Investment in Human Capital										
Education	29	47	61	50	28	45	22	17	64	37
Health	27	44	39	25	17	16	74	16	20	77
Organized Consumer Activity										
Consumer Organizations	24	50	40	47	5	14	4	6	8	12
Consumer Information	41	55	28	53	8	33	11	16	18	12

Source: Joseph Uhl, et al., Survey and Evaluation of Institutional and Secondary School Education Programs, Vol. I of Survey and Evaluation of Consumer Education Programs in the United States (Lafayette, Indiana: Purdue Research Foundation 1970), p. 83.

> emphasis in vocationally-oriented areas does raise some problems of pupil exposure. There is first of all the difficulty of insuring a comprehensive and complete exposure of students to the full spectrum of consumer topics in the light of this curriculum dispersal. Students may receive only partial treatment of specific consumer topics or one-sided treatments unless great care is exercized to insure uniform pupil exposure to the courses concerned with consumer topics.
>
> Secondly, the frequent occurrence of consumer education in the curriculum does not insure that all necessary consumer topics will be treated. There is undoubtedly considerable redundancy in consumer education throughout the high school curriculum. In most cases there is insufficient coordination and planning of consumer education to insure complementarity of its treatment throughout the curriculum (Uhl, 1971, p. 94).

A study by William Johnston, director of the New Jersey Center for Consumer Education Services, concludes that consumer education in New Jersey:

> a. is practically non-existent in the elementary school, at least insofar as the topics used for the survey are concerned
>
> b. is included in relatively few junior high or middle school programs, and where it is included is limited to offerings primarily in home economics
>
> c. is most prevalent at the secondary school level in home economics and business education programs
>
> d. is a definite and vital part of distributive education patterns in the eleventh and twelfth grades
>
> e. exists partially in some mathematics and social science programs
>
> f. does not enjoy its rightful place as an "interdisciplinary" program of study (1971a, p. 6).

The Michigan Consumer Council (1973) surveyed 735 secondary school principals on the extent to which consumer education is being taught in Michigan and received a 41 percent (302) response. The following facts emerged from this survey:

1. A consumer education course meeting a minimum requirement of a unit on money management or credit and three additional topics was offered by 85 percent of the responding schools.
2. Only 7.9 percent of the total student population in responding schools was currently enrolled in these courses.
3. Thirteen consumer topics were examined; Table 6 summarizes them in order of frequency and percent of courses in which the topic was included.

Table 6.--Michigan Consumer Council's survey of secondary school consumer education topics, May, 1973.

Topic	Percent of Consumerism Classes Including This Topic
1. Credit	95%
2. Money management	89
3. Insurance	86
4. Savings and investment	77
5. Consumer economics	74
6. Deception and fraud	65
7. Housing	60
8. Transportation	50
9. Food	48
10. Furniture and appliances	42
11. Clothing	38
12. Leisure	35
13. Consumer health	32

Source: Michigan Consumers Council, "Report on Survey of Consumer Education Programs in Michigan Secondary Schools" (Lansing, Michigan, October 22, 1973), p. 4. (Mimeographed.)

Present Approaches to Consumer Education

The President's Committee on Consumer Interests defined four possible methods of implementing consumer education in the existing school structure. They are:

> Individual Teacher Approach, which focuses on the development of a course of study taught by one educator; Team Approach, which suggests combining the expertise of several teachers for teaching a single course; Interdisciplinary Approach, which stresses the opportunities for incorporating Consumer Education into all courses in varying degrees of sophistication; and Systems Approach, which involves the entire school system as well as the community and the parents (1970, p. 5).

Basically, state and private guidelines have followed these approaches while changing labels at times. Illinois cited its implementation approaches as (1) existing courses, (2) separate courses, (3) integration, and (4) team teaching (1968, p. 4). New York stressed team teaching, and defined it as "any form of teaching in which two or more teachers regularly and purposefully share responsibility for the planning, presentation, and evaluation of lessons prepared for two or more classes of students" (1968, p. 1). They included the following disciplines as possibilities of being on the team: social studies, home economics, business education to form the nucleus with additions of mathematics, art, English, industrial arts, agriculture, health, and science. They stressed the advantage of assembly programs which allow large groups of students to participate with community resource people in a topic of high interest, such as automobiles.

The Pennsylvania State Department of Education (1972) guidelines give objectives and learning strategies to be used in business law, business mathematics, distributive education, English, general business, health, home economics, industrial arts, mathematics, science, and social studies.

The National Committee for Education in Family Finance (1966) suggested that since consumer education involves an across-the-board approach to subject matter, team teaching involving the disciplines of math, business, social studies, and home economics is a possible avenue. It is recommended that a group of teachers work together to teach an integrated course combining economics, consumer economics, family studies, law, money management, math, and social problems. They advised flexible scheduling, individualized assignments, and the use of a multi-media approach.

William Johnston, in recommending an interdisciplinary approach, cited the importance of time as the greatest factor in any approach taken by individual schools, and listed the possibilities of mini-courses, team teaching, flexible scheduling, and large and small group instruction (1971b, p. 4).

The Purdue study summarized its recommendations as:

1. No student should be exempt from consumer education at the secondary school level.

2. Consumer education should be interdisciplinary, with theories, concepts, and understandings from social studies, business education, and home economics.

3. Consumer education can be organized as a special course or courses, or united in several curriculum areas, or diffused throughout the entire curriculum. It is recommended that the diffusion technique be used in lower division courses, with a specific twelfth grade elective or required course in consumer education (Uhl, 1970, pp. 96-98).

In a Ph.D. thesis at the University of Connecticut, John Burton (1972) developed a questionnaire on current consumer issues directed to business education, social studies, and home economics teachers in secondary schools to apprise differences between the three groups on their attitudes toward consumer issues and appraisal of educational relevance. He found that all three groups tended to respond in a similar manner and assumed the role of a consumer advocate. All the teachers were favorable to the importance of including consumer issues in the educational curriculum.

Thus, basic agreement exists on the nature of consumer education and the importance of inclusion in the secondary school curriculum. The core areas of home economics, social studies, and business education continue to be considered the main disciplines; however, it is evident that many other disciplines are needed to round out a complete program. While there is general agreement on basic methods of implementation, few good guidelines are available on how implementation can be accomplished. Joseph Uhl aptly summarized the relationships between consumer education, consumer protection, and competitive market forces for promoting consumer welfare. He challenged consumer educators by stating:

> Consumers not only direct the economy through their dollar votes but also provide input into the public processes by which economic and market rules are formulated. By a traditional emphasis on the direct confrontation of consumers and the market, focusing on money management, consumer decision-making, and buymanship, consumer education has neglected the consumers' role in evaluating and improving market performance through the legislative and regulatory processes. The education of the consumer has been dominated largely by the perceived private gains of more intelligent consumer choices. The social gains from educating consumers about market processes and changing market performance may well be much greater than these private gains. If so, a change in the orientation and financing of the national consumer education effort would appear to be called for (1971, p. 103).

Future Approaches to Consumer Education

Once the interdisciplinary approach is understood as a viable approach to teaching consumer education, the natural extension of the question is to inquire about methods of implementation within the existing framework of secondary schools. The interdisciplinary approach is a curricular innovation, since the organization of schools indicates that teachers are most often isolated in individual classrooms and have great autonomy in that classroom or within a departmental structure.

Matthew Miles discussed planned curricular innovation as follows:

> Innovation is a species of the genus "change." Generally speaking it seems useful to define an innovation as a deliberate, novel, specific change, which is thought to be more efficacious in accomplishing the goals of a system. . . . It seems helpful to consider innovations as being willed and planned for, rather than as occurring haphazardly. The element of novelty, implying recombination of parts or a qualitative difference from existing forces seems quite essential. . . . Innovations in education . . . ordinarily have a defined, particular character, rather than being diffuse and vague. . . . The worthwhileness of innovation is ordinarily justified on the basis of its anticipated consequences for the accomplishment of system goals (1964, pp. 14-15).

Both Miles (1964) and Gordon Mackenzie (1970) agreed that strategies are the means used to create innovations and to establish them or institutionalize them sufficiently to have them continue on a regular basis.

Methods of implementation are the means of putting the innovations into practice, and thus constitute a part of the overall strategy.

Marcella Lawler emphasized that curriculum is "the opportunities planned for the learner in the classroom," with the important stipulation that the classroom is broadly defined as any arena which facilitates learning (1970, p. 17).

Alice Miel listed the following as the main foci of the study of planned curriculum innovation:

1. The larger social setting.
2. The organization receiving the innovation.
3. The process of developing, introducing, and diffusing an innovation.
4. The nature of the innovation itself.
5. The people involved (1970, p. 153).

This echoes Marcella Lawler in her stress upon the uniqueness of the individual school, school system, community, teachers corp, and pupil group in any strategy (1970, p. 16).

Alice Miel (1970) asked penetrating questions of the nature of the innovation; whether it requires new skills not currently held by the people in the existing system, individual effort, or group acceptance. The interdisciplinary approach, while touching on all three variables, concentrates on the needs for group acceptance. Besides the original agreement between teachers and administrators as to the basic goals of consumer education and the interdisciplinary approach, the acceptance must be concentrated at the level of the teacher participants. Alice Miel succinctly puts this into perspective by stating that:

> In education it is the teacher who must take on new insights, attitudes, skills, and habits to make an innovation work. No matter where the idea for a curricular innovation originates, the key figures in the drama are those people at the end of the chain who determine the success or failure of the innovation by the way they meet change (1970, p. 158).

For many years general systems theory has been applied to things or materialistic consideration. "Recently, however, general systems theory has been looked at with increasing interest by social scientists as a tool for understanding human behavior and for increasing the ability of individuals to work creatively and productively with one another" (Harries, 1971, p. 1).

Thus systems theory serves as a methodology to guide the educator in being a successful change agent toward the goals of group cooperation and acceptance of an innovation. The school as a social system was defined by Matthew Miles as:

> A bounded collection of interdependent parts, devoted to the accomplishment of some goal or goals, with parts maintained in a steady relation to each other and the environment by means of (1) standard modes of operation, and (2) feedback from the environment about the consequences of systems action (1964, p. 13).

The manual developed for the National Special Media Institute by Thomas Harries programed the sequence of steps necessary for accomplishment as:

1. Identify the problem.
2. Analyze the setting.
3. Organize management (1971, p. 3).

In identifying the problem, it is important to successfully define the environment, the system and subsystems involved. The environment of a system is a "set of elements and their relevant properties, which elements are not part of the system but a change in any of which can produce a change in the state of the system" (Ackoff, 1971, p. 662). The system is designated as the center of interest. A subsystem has the same properties as a system, and is "a smaller collection which comprise a portion of the system of central interest" (Harries, 1971, p. 5). Thus, the system which is of central concern to the innovator in consumer education is the school, the environment is the

entire school district or community in which the school is located and the subsystems include teachers, pupils, administrators, physical facilities, etc.

A closed system is "a system which rejects or is unable to accept information input from an external system," while an open system is "a system which accepts the input of information from external systems" (Harries, 1971, p. 5).

Walter Buckley explained "that a system is open means, not simply that it engages in interchange with the environment, but that this interchange is an essential factor underlying the system's viability, its reproductive ability or continuity, and its ability to change" (1967, p. 47). An open system receives and processes information, for an effective "self-direction or sociocultural system must continue to receive a full flow of three kinds of information: (1) information of the world outside; (2) information from the past, with a wide range of recall and recombination; and (3) information about itself and its own parts."

An effective change agent must identify all the systems and subsystems involved in making change proposals and also an assessment of whether each is an open or closed system.

In the study of the analysis of the setting, two basic factors operate in any instructional system:

1. Functional factors--operational and physical factors which influence the efficiency and stability of the system's operation.
2. Human factors--modifications of inherent functional relationships due to the nature of individual images of the status quo, in which the "objective" functional relationships may appear discrepant among several observers (Harries, 1971, p. 17).

Finally, the change agent must mobilize and organize the available resources.

Summary

The importance of consumer education has been a consideration of educators since the 1930's and 1940's when rapid social and economic change demanded an evaluation of consumption decisions as part of the educational responsibility. In recent years three national Presidents have affirmed a consumer's bill of rights and the Office of Consumer Affairs has been established on the federal level. In addition, in 1968 amendments to the Vocational Act of 1963 made federal funds available for the upgrading of consumer programs.

State legislatures and departments of education have taken a leadership role in many states with Illinois and Hawaii mandating consumer education courses for all secondary school students. The Michigan Board of Education established the Michigan Consumer Education Center in 1973 and the Michigan State Department of Education is currently administering a consortium on consumer education through Title I, Part F funds.

An important component in the resurgence of consumer education has been the realization that every person is a consumer and makes daily consumption decisions that not only affect his life but also the lives of all citizens. As income patterns change and energy considerations become prominent, decision-making and information-processing techniques become of prime importance. Thus consumer education is expanding its traditional base of the consumption of goods and services to broader content areas of public and private economic competence; allocation and management of family income; decision making, values, and goals; the environment; understanding the marketplace; investments in human capital; and consumer information. The President's Committee on Consumer Interests (1968) has provided a widely used definition of consumer education as "the development of the individual in the skills, concepts and understandings required for everyday living to achieve, within the framework of his own values, maximum utilization of and satisfaction from his resources."

While consumer education is being increasingly recognized as necessary for all age groups, its current thrust is most prominent in the secondary school. Teenagers are in a prime period of life for receiving help and information on personal economic competence. The Purdue Study (Uhl, 1970) confirmed that most consumer education is concentrated in the secondary school home economics program.

Home economics, business education, and social studies form the most common core with additions of many other disciplines.

An impetus for an interdisciplinary approach has been generated by the Purdue Study (Uhl, 1970), the New Jersey Center for Consumer Education Services (1971b), the Pennsylvania State Department of Education (1972), and the National Committee for Education in Family Finance (1966). An interdisciplinary approach necessitates the working together of various disciplines which is an innovation from the traditional single-teacher, single-discipline mode of education. Thus the interdisciplinary approach must be implemented with an innovation strategy which allows the current educational structure to come to grips with change. Systems theory serves as a viable methodology to guide educators toward the goal of group cooperation and acceptance of the innovation. The consumer educator must not only bring to the forefront the value of consumer education for all students, but also the necessity of the educational system to recognize the importance of an interdisciplinary approach to a complex and interlocking body of knowledge.

CHAPTER III

METHODOLOGY

The data analyzed in this research study were collected from June to November, 1973, and the research methods used are categorized in this chapter under the headings of data collection, instrumentation, development of content analysis, and research limitations.

This exploratory study, aimed at identifying attitudes of educators and content emphasis of selected consumer education programs drew from the following:

1. The teacher participants, and their principals, of the Michigan Consumer Education Center's workshop held at Eastern Michigan University, June 18-22, 1973.

2. The applications of Michigan school districts for federal funding of a consumer education consortium administered by the Michigan State Department of Education. (The 25 districts are listed in Appendix A, p. 106.)

3. Consumer education curriculum guides developed by state departments of education and/or universities as well as privately and federally developed guides. (Curriculum guides are listed in Appendix B, p. 108.) From a total of 52 guides, a random sample of 20 was selected by listing all the guides alphabetically under the categories of

state and/or university developed, and private and federally developed. A table of random numbers from Armore (1966, p. 498) was used to select 15 from the first category and five from the second.

Data Collection

Two methods of data collection were used: (1) an attitude and content survey and (2) content analysis of funding applications and selected curriculum guides. An attitude survey regarding the teaching of consumer education was designed and administered to the participants of the Michigan Consumer Education Center's workshop during registration on June 18, 1973, and again at the October 19, 1973, follow-up session. In addition, principals of these secondary school teachers were surveyed by mail during August and September, 1973. Questions regarding content currently being taught by the teachers and their assessment of needs in teaching consumer education were also elicited. (Information survey and attitude scale are in Appendix C, p. 113.)

Content analysis of methods and subject matter emphasis was made of:

1. Applications of the 25 Michigan school districts involved in the Michigan State Board of Education's consumer education consortium.

2. A random sample of state and/or university developed and private and federally developed curriculum

guides for content areas and implementation strategies.

Instrumentation

An attitude scale (see Appendix C, p. 113) was developed to assess the attitudes of teachers regarding topics covered at the Michigan Consumer Education Center's workshop. The statements were selected from current consumer education materials and guidelines and subdivided under the topics of: (1) approaches to consumer education, (2) goals of teaching consumer education, and (3) strategies and techniques for teaching consumer education. Sixty-eight statements were selected and sent to a panel of experts for evaluation. The panel was comprised of the advisory committee for the Michigan Consumer Education Center workshop. The respondents were asked to check ten statements under each category which they felt were important to be tested on the participating teachers for a total of 30 items. After a compilation was made, statements which received a full consensus or half-consensus were included, with the remaining statements added at the discretion of the researcher and her committee to achieve a range of ideas. A personal data sheet elicited information about the teacher's basic academic discipline, consumer education subject areas currently being taught, academic preparation for teaching consumer education, and major needs as perceived by teachers and principals for teaching consumer education.

The Tittle and Hill (1967, p. 199) study comparing the effectiveness of various attitude scales indicated the Likert superior to all others, hence a Likert-type scale of Strongly Agree, Agree, Uncertain, Disagree, and Strongly Disagree was used.

The attitude scale and information survey were administered during the registration period to the teachers participating in the Michigan Consumer Education Center's workshop. A total of 88 educators attended the workshop, with 70 in secondary school education. The remaining participants were in elementary education, higher education, or adult education. Of the 70, a 100 percent response to the initial survey was received on June 18, 1973.

The group was resurveyed at a follow-up session of workshop participants held on October 19, 1973. At that time 55 of the 70 initial respondents or 78.6 percent were again surveyed.

On August 22, 1973, the attitude scale was mailed to 56 principals of the 70 secondary school teachers. Nine principals had two teachers attending the workshop; five principals could not be located due to incomplete information received from the teachers.

The following response was received from the principals:

Table 7.--Principal's survey response.

Mailing Date	Number Mailed	Number Rec'd	Total Number	Response %
Initial survey; Aug. 22, '73	56	31	31	55.3
Postcard follow-up Sept. 6, '73	32	4	35	62.4
Second survey; Sept. 18, '73	27	15	50	89.2

Of the 50 principals' responses received, four were not used since the principals had their teachers complete the form. Thus 46 or 82.1 percent of the principals were included in the analysis.

Development of Content Analysis

Curriculum guides, as located in ERIC and the applications submitted by the school districts to the Michigan State Department of Education, Department of Vocational Education and Career Development, were submitted to content analysis. Content analysis, as defined by Bernard Berelson, is a research technique for the "objective, systematic and quantitative description of the manifest content of communications" (1952, p. 18). Thomas Carney expanded this by defining content analysis "as any technique for making inferences by objectively and systematically identifying specified characteristics of messages" (1972, p. 5).

In this study content was analyzed by the following steps:

1. All the Michigan consumer education consortium applications and a random sample of 15 state and/or university guides and five private and federally developed guides were selected.

2. The content unit of "subject material" was used as the item of analysis indicating "the whole natural unit employed by the producers of the symbol material" (Berelson and Lazerfeld, 1948, p. 83). The unit was analyzed to reveal the focus of attention that each guide or application used.

3. The following classification of categories was used to score the units:

- Consumer Economics
  - Consumers in the economy
  - Consumption, production, income
  - Taxes, community consumption
  - *Consumers and the environment
- Household and income management
  - *Decision making, values, goals
  - Family income management
  - Savings and investment
  - Credit
  - Risk, uncertainty, insurance
- Market opportunities and problems
  - Consumers in the market
  - Consumer aid and protection
  - *Consumer rights and responsibilities
- Consumption of goods and services
  - Food
  - Clothing and soft goods
  - Durables
  - Housing
  - Transportation
  - Consumer services
  - Leisure

Investments in human capital
    Education
    Health
Organized consumer activity
    Consumer organizations
    Consumer information

This comprehensive list was developed by the Purdue study (Uhl, 1970, p. 83), with topics indicated by asterisks added by the researcher and her committee.

4. The scoring method used was a count of each category whenever the topic was an integral part of a unit or course. Therefore, while 20 curriculum guides were selected, 39 separate units and courses were surveyed in the guides. A total of 55 schools were surveyed as part of the consortium applications and each category was counted if part of a school's semester or full-year course.

5. The implementation strategies and methods of implementation were analyzed using the same categories as were used for the development of the attitude scale. This consisted of approaches to teaching consumer education, and strategies and techniques for teaching consumer education.

Limitations

While it is believed that the survey and content analysis are good indicators of the attitudes held by educators about consumer education, certain limitations are evident:

1. The teachers attending the Michigan Consumer Education Center's workshop were interested in and

committed to consumer education before attending. The majority of participants were either already teaching some form of consumer education or preparing to teach it at a future date. The teachers were not subsidized for the workshop, although they received university graduate credit. Therefore, their attitudes and ideas cannot be generalized to all secondary school teachers in Michigan or the nation.

2. While the content areas listed on both the information sheet for the teachers as well as that used in the content analysis for the consortium programs and curriculum guides were as inclusive as possible, it was difficult to select names for each area. Many categories obviously overlap and also can be called by various titles. Therefore, it is important to note that there is possibility for bias both of the teachers checking the areas and the researcher doing the content analysis.

3. The summer of 1973 was one of the most active times of consumer interest in recent years, with the beef shortage and boycott, the large United States grain sale to Russia, and the general food price increase. In addition, in Michigan, consumer legislation received more attention than usual with bills on licensing of auto mechanics, regulations of land sale, and the use of generic rather than trademarked names in prescription drugs receiving wide media coverage. Therefore, in analyzing the follow-up attitudes on October 19, 1973, it is necessary to recognize

all these circumstances as having potential for influencing attitudes in addition to the heightened awareness gained from the workshop attendance. Also, the principals were surveyed in August and September, 1973, after this period of intense consumer interest.

CHAPTER IV

FINDINGS AND ANALYSIS

Background Information on Groups Studied

Two populations and a sample were analyzed in the development of this project: (1) secondary school teachers attending the Michigan Consumer Education Center's workshop at Eastern Michigan University on June 18-22, 1973, and October 19, 1973, and their principals; (2) school district applications for the consumer education consortium funded by the Michigan State Department of Education through Title I, Part F funds; and (3) a sample of current consumer education curriculum guides.

Teachers of consumer education in Michigan represented in this study were predominately female. Of the teachers surveyed, 15 were male and 55 female, with all the home economics teachers being female. While males outnumbered females in total, they were concentrated in the principal position with only one out of 46 principals being female. Home economics teachers comprised 59 percent of the teachers, business education 21 percent, social studies 11 percent, counselors or curriculum directors 4 percent, and 4 percent miscellaneous including an industrial arts teacher, a combination business education and home economics teacher, and a full-time consumer education teacher. A majority of teachers, 71 percent, hold a bachelors degree, 29 percent hold a master's degree, while 69 percent of the principals hold a master's degree and 31 percent hold higher degrees. Teachers and principals alike received their highest degree predominantly within the last ten years, with 61 percent of the teachers receiving degrees within the last five years. Only 49 percent of the teachers had consumer education courses in college, and 9 percent attended a previous workshop devoted to consumer education, as indicated in Table 8.

In addition to the basic attitude scale, teachers and principals were asked questions relating to the extent of consumer education in their schools and their preferences and needs for teaching consumer education. Table 9 summarizes teachers' responses to a question relating to how they preferred to teach consumer education. The principals were asked what they viewed as the best approach. Teachers responded that they preferred to teach either a separate course or to incorporate consumer units into their existing courses. A majority of principals, 53 percent, felt that a combination of a semester course and integration into the entire curriculum was the best approach. It is interesting to note that teachers and principals differ considerably on how consumer education should be taught. Principals take the broader view of combining a special course with integration while teachers mainly see the

Table 8.--Background information on attitude survey respondents.[a]

	Total Respondents	Principals	All Teachers	Social Studies Teachers	Home Economics Teachers	Business Educ. Teachers	Miscellaneous Teachers	Counselors, Cur. Director
Total Number	116	46	70	8	41	15	3	3
Sex Male	60	45	15	4	--	8	2	1
Female	56	1	55	4	41	7	1	2
Degree B.A.	48	--	48	4	33	8	3	--
M.A.	51	31	20	4	9	4	--	3
Ed.Specialist	11	11	--	--	--	--	--	--
Ph.D.	3	3	--	--	--	--	--	--
Year highest degree rec'd								
73-69	53	12	41	5	26	6	3	1
68-64	24	10	14	2	9	2	--	1
63-59	11	9	2	--	2	--	--	--
58-54	11	9	2	--	2	--	--	--
53-49	10	5	5	1	1	3	--	--
48-42	4	1	3	--	2	1	--	--
School attended for highest degree								
Michigan public supported	86	37	50	7	30	6	3	3
Michigan private	18	6	12	1	6	5	--	--
Out-of-state public supported	4	1	3	--	3	--	--	--
Out-of-state private	3	1	2	--	2	--	--	--
Teachers having preparatory consumer education courses in college	--	--	34	1	27	5	--	1
Teachers having attended a previous consumer education workshop	--	--	6	1	4	1	--	1

[a]All figures do not total to 116 as all respondents did not answer each question.

[b]Miscellaneous teachers include an industrial arts teacher, combination home economics-business education teacher, and full-time consumer education teacher.

possibilities of either units in their existing courses or a special semester course.

Table 9.--Teacher and principal preference for the teaching of consumer education.[a]

	Principals		Teachers	
Units in existing courses	10.0%	(4)	35%	(16)
Mini-courses	2.5	(1)	4	(2)
Semester courses	27.5	(11)	41	(19)
Full-year courses	2.5	(1)	12	(5)
Semester course with team teaching	5.0	(2)	6	(3)
Semester course and integration into entire curriculum	52.5	(21)	2	(1)
Total responding	40		46	

[a]Numbers of respondents in parentheses.

Teachers were asked to assess their needs (Table 10) for (1) content, (2) strategies to implement consumer education into their existing courses, (3) methods of implementation into the total school program, and (4) resource materials. Principals were asked to assess their teachers' needs in these areas (Table 11).

While the majority of both teachers and principals felt that information about content was not a great need, it is interesting to note that home economics teachers disagreed, as 57 percent felt they needed additional

Table 10.--Teacher needs in consumer education as assessed by teachers.

Areas of Need		Social Studies	Home Economics	Business Education	Miscellaneous	Counselors, Curriculum Directors	Total Teachers
Content	Yes	37.5%	56.8%	33.3%	33.3%	--	45.4%
	No	62.5	43.2	66.7	66.7	100.0	55.6
Strategies for implementation into existing courses	Yes	50.0	86.5	86.7	33.3	33.3	77.3
	No	50.0	13.5	13.3	66.7	66.7	22.7
Methods of implementation into total school program	Yes	50.0	27.0	20.0	66.7	100.0	33.3
	No	50.0	73.0	80.0	33.3	--	66.7
Resource materials	Yes	75.0	70.3	73.3	100.0	33.3	71.2
	No	25.0	29.7	26.7	--	66.7	28.8
Total number responding		8	37	15	3	3	66

course content. This is particularly noteworthy since 65 percent of the home economics teachers indicated they had had college preparatory courses for teaching consumer education far greater than any other category of teachers. An immediate reaction would be to find out in what areas they felt their content background was weak and possibly also to measure their confidence level as compared to other disciplines.

While principals did not feel their teachers needed strategies for implementing consumer education into their existing courses, teachers disagreed and considered this their greatest need. With 77 percent of the teachers agreeing this was a crucial need, it speaks directly to the need for continued in-service training.

Table 11.--Teacher needs in consumer education as assessed by principals.

Teachers need:		
Content	Yes	33.3%
	No	66.7
Strategies for implementing into existing courses	Yes	48.9
	No	51.1
Methods of implementation into total school program	Yes	44.4
	No	55.6
Resource materials	Yes	60.0
	No	40.0
Total number responding		45

Although a majority of teachers and principals felt that teachers did not need methods of implementing consumer education into the total school program, principals indicated this need more than teachers. It is significant that social studies teachers saw this need more than others, and the industrial arts, combination home economics and business education, the counselors and curriculum directors saw this need directly. Possibly this suggests most teachers do not see this as a role they should assume. In the school system it may be the teachers and counselors responding affirmatively see themselves as having more of a leadership role or are less concerned with giving up control of existing consumer education programs. In the preparatory work on the interdisciplinary approach, this needs to be taken into account when promoting leadership roles among teachers. Any change agent working within an individual school will need to learn to identify these leaders if an interdisciplinary approach is to be used.

A majority of both teachers and principals agreed that teachers need more resource materials. Teachers agreed strongly, 71 percent, as this need was assessed by them as second only in importance to implementation strategies. Principals, with 60 percent, felt that resource material was their teachers' greatest need. In general, principals felt that their teachers were more competent in consumer education than did teachers themselves.

While 70 secondary school teachers participated in the Michigan Consumer Education Center's workshop, 61 schools were represented, as nine schools had two teachers attending. In a question directed to teachers on special consumer education courses offered in their school, 42 or 60 percent of the teachers indicated that their school had such a course. This indicates that the teachers attending the workshop had a high commitment to consumer education. The Purdue study in 1968 found that only 2.6 percent of the schools surveyed had a special course (Uhl, 1970, p. 66).

Table 12 presents the number, length, and department offering of the special courses on consumer education. The majority of the courses are one semester in length and are offered either through the home economics or social studies program.

Table 12.--Number, length, and department offering of special consumer education courses.

	Yes	No
Special consumer education course offered	42	19
Length of course - semester	32	
not given	10	
Department in which offered:		
Home Economics	13	
Social Studies	12	
Business Education	8	
Vocational Education	1	
Not given	8	

Only 52 percent of the teachers were currently teaching consumer education; this figure was not confined to a special course, as many teachers indicated they covered certain topics in their existing courses. Several teachers indicated they would be teaching a special consumer education course in the near future. Thus the teachers attending the workshop were not necessarily the ones teaching the 42 special courses reported (Table 13).

Table 13.--Teachers attending workshop currently teaching consumer education.

	Yes	No
Total Teachers	34	31
Social Studies	6	2
Home Economics	20	21
Business Education	8	7
Industrial Arts	1	-
Consumer Education	1	-
Combination Home Economics-Business Education	-	1

The school districts, listed in Appendix A, p. 107, which applied for Title I, Part F funds through the Michigan State Department of Education totaled 25, with 55 secondary schools represented. Some districts had more than one school. These were Detroit with 22 schools; Flint with four schools; Bay City with three schools; and Garden City, Rochester, Royal Oak, and Lansing with two each. In addition, Lansing included two junior high schools which were to offer mini-courses, but since no content areas were listed, they were not included in the analysis.

The consortium guidelines specified certain points which all programs had to meet: (1) The committee planning the course had to be interdisciplinary, with a home economics teacher as chairman; and (2) The course was to be at least one semester in length and offered, on a coed basis, to eleventh and twelfth grade students. The specific approach, i.e., single teacher, team, or integration, was left up to the individual district or school, as was the content. Content plans and implementation strategies, particularly the role of the home economics chairman, were all included in the application.

Table 14 indicates that business education and social studies were the disciplines in addition to home economics most often involved. This supports the trend indicated in the Purdue survey (Uhl, 1971), that home economics, social studies, and business education are the most common core disciplines in secondary school consumer education.

The curriculum guides analyzed were located through the ERIC system under the headings relating to consumer education or economic education. From a total of 52 guides, 20 were randomly selected, with 15 developed by state departments and/or state universities; five were developed either privately or through the federal government. The curriculum guides were current, representing the years 1967-1973 (see Table 15).

Table 14.--Background information on consortium applications.

	Total
Number of districts	25
Number of schools	55
Disciplines involved, other than Home Economics:	
Business Education	23
Social Studies, Gov't, Economics	21
Mathematics	5
English	5
Industrial Arts	3
Science	2
Voc. Education, Voc. Agriculture, Distributive Education	7
Administrator	7

Vocational education or home economics sources developed 45 percent of the guides. Home economics was recognized by 16 as being a component of consumer education, while social studies and business education were the other most frequently cited disciplines. A variety of disciplines were suggested by some guides, in particular guides developed by the State of Pennsylvania, Consumers Union, the President's Commission, and New York State. All these guides advocated and contained strategies for integration into the total school program.

The guides varied greatly as to the length of the course for which they were designed; however, most suggested units. All the guides included subject matter for secondary school pupils while two gave material for a

Table 15.--Background information presented on analyzed curriculum guides.

	Total	State Dept. and/or University	Private and Federal
Number	20	15	5
Orientation of author or publisher			
Home Economics, Vocational Education	9	9	-
Social Studies	3	3	-
General	6	3	3
Economics, Banking	2	-	2
Disciplines recommended			
Home Economics	16	12	4
Bus. Ed., Bus. Law	8	4	4
Social Studies, Economics	12	8	4
Math, Business Math	7	4	3
Science	4	2	2
English	5	3	2
Industrial Arts	3	2	1
Health	2	-	2
Art	1	-	1
Music	1	-	1
Distributive Education	2	2	-
Vocational Education	1	-	1
Length of course			
Semester	3	3	-
Full year	2	2	-
Units	8	5	3
Units and/or semester	4	4	-
Integration	2	1	1
Not given	1	-	1
Grade level			
K-12	2	1	1
11th and 12th grade	3	3	-
High school	14	9	5
12th non-college bound	2	2	-

kindergarten through twelfth grade approach, and two were designed specifically for non-college bound students.

Consumer Education Content

The first objective of this study was to identify the areas of content emphasis in selected current consumer education programs, and the second objective was to identify the preferred content emphasis as indicated by secondary school teachers attending the Michigan Consumer Education Center's workshop.

The subject matter content indicated by the teachers, consumer education consortium applications, and selected curriculum guides is given in Table 16. It is evident that no group gives equal emphasis to all the areas. It must be noted, however, that direct comparisons between the groups cannot be made as the teachers and guides often used the unit approach recognizing a limited number of subject areas, while the consortium applications were developed for either semester or full year courses.

It is found that overall the subjects of (1) decision making, values, goals; (2) family income management; (3) savings and investments; (4) credit; (5) consumers in the market; and (6) consumer information headed the list. Second most commonly used are (1) consumers in the economy; (2) consumption, production, income; (3) risk, uncertainty, insurance; (4) consumer aid and protection; and (5) consumer rights and responsibilities. The topics

Table 16.--Consumer education content identified by teachers, consortium applications, and curriculum guides.

Consumer Education Topics	Teachers				Consortium Applications			Curriculum Guides				
	Home Economics	Social Studies	Business Education	Total[a]	Semester Course	Full Year Course	Total	Home Ec. or Voc. Ed.	Social Studies	Economics, Banking	General Consumer Education	Total
Consumer Economics												
Consumers in the Economy	55.0%	66.7%	87.5%	63.9%	70.0%	80.0%	70.9%	46.2%	80.0%	33.3%	46.7%	48.7%
Consumption, Production, Income	55.0	66.7	87.5	63.9	70.0	80.0	70.9	46.2	60.0	66.7	33.3	46.2
Taxes, Community Consumption	55.0	33.3	50.0	38.9	78.0	100.0	80.0	30.8	60.0	66.7	53.3	51.3
Consumers and the Environment	45.0	16.7	62.5	44.4	8.0	--	7.3	--	40.0	--	33.3	17.9
Household and Income Management												
Decision Making, Values, Goals	55.0	83.3	100.0	72.2	74.0	60.0	72.7	92.3	20.0	66.7	46.7	61.5
Family Income Management	65.0	66.7	75.0	66.7	94.0	100.0	94.5	92.3	40.0	83.3	53.3	69.2
Savings, Investments	60.0	50.0	87.5	63.9	86.0	80.0	85.5	92.3	20.0	83.3	66.7	71.8
Credit	75.0	83.3	100.0	80.6	90.0	100.0	90.9	84.6	40.0	83.3	73.3	74.4
Risk, Uncertainty, Insurance	50.0	50.0	62.5	52.8	96.0	100.0	90.9	61.5	--	33.3	60.0	48.7
Market Opportunities and Problems												
Consumers in the Market	60.0	66.7	87.5	66.7	88.0	100.0	96.4	69.2	40.0	33.3	73.3	61.5
Consumer Aid and Protection	60.0	16.7	87.5	58.3	76.0	80.0	76.4	61.5	20.0	50.0	33.3	43.6
Consumer Rights, Responsibilities	65.0	50.0	87.5	69.4	78.0	80.0	78.2	53.8	--	--	66.7	43.6
Consumption of Goods, Services												
Food	75.0	16.7	37.5	55.6	40.0	80.0	43.6	38.5	--	16.6	33.3	28.2
Clothing, Soft Goods	70.0	16.7	37.5	52.8	34.0	60.0	36.4	30.8	--	16.6	26.7	23.1
Durables	50.0	16.7	50.0	47.2	70.0	40.0	67.3	30.8	--	16.6	33.3	25.7
Housing	60.0	50.0	37.5	66.7	94.0	80.0	92.7	38.5	--	16.6	3.3	35.7
Transportation	40.0	33.3	12.5	33.3	36.0	80.0	40.0	46.2	--	--	26.7	25.6
Consumer Services	33.3	--	37.5	25.0	12.0	20.0	12.7	23.0	--	--	--	7.7
Leisure	30.0	--	25.0	27.8	22.0	20.0	21.8	15.4	--	--	20.0	12.8
Investment in Human Capital												
Education	10.0	--	12.5	8.3	14.0	20.0	14.5	15.4	20.0	--	--	7.7
Health	25.0	--	25.0	22.2	28.0	20.0	27.3	7.7	--	--	26.7	12.8
Organized Consumer Activity												
Consumer Organizations	40.0	16.6	87.5	47.2	70.0	20.0	65.5	38.5	40.0	16.6	66.7	48.2
Consumer Information	55.0	50.0	62.5	52.8	68.0	40.0	65.5	46.2	40.0	16.6	60.0	58.9
Total Number Responding	20	6	8	36	50	5	55	13	5	6	15	39[b]

[a]Total teachers also include an industrial arts and full time consumer education teacher.

[b]Total is the units as well as semester courses included in the 20 guides sampled.

receiving the lowest overall attention are (1) consumers and the environment, (2) consumer services, (3) leisure, (4) health, and (5) education.

Home economics teachers rated above the total teacher percentages in responses to the topics: (1) consumers in the environment, (2) consumer aid and protection, (3) food, (4) clothing, (5) durables, (6) housing, (7) consumer services, (8) leisure, (9) education, (10) health, and (11) consumer information. Social studies teachers responded highest in (1) consumers in the economy; (2) consumption, production, income; (3) decision making, values, goals; (4) family income management; (5) credit; and (6) consumers in the market. Business education teachers responded the highest average responses to (1) consumers in the economy; (2) consumption, production, income; (3) taxes, community consumption; (4) consumers in the environment; (5) decision making, values, goals; (6) savings; (7) credit; (8) insurance; (9) consumers in the market; (10) consumer aid and protection; (11) consumer rights and responsibilities; (12) durables; (13) consumer services; (14) education; (15) health; (16) consumer organizations; and (17) consumer information. These findings are similar to those of the Purdue study, which found that overall business education courses received the highest score for comprehensive coverage of the subject areas studied (Uhl, 1971, p. 34).

While teachers, especially home economists, rated food, clothing, housing and durables fairly high, the curriculum guides definitely showed a trend away from the traditional consumer education topics of consumption of goods and services. Even the 13 guides from home economics and vocational education showed less than 40 percent in each of these categories except transportation at 46 percent.

The curriculum guides, overall, gave the bulk of their attention to consumer economics and household and income management topics. Several of the guides specifically stated that a decision-making and management framework was used rather than buymanship. This is evident in the home economics and vocational education guides, which placed heavy emphasis on household and income management and market opportunities and problems. Social studies guides concentrated on the consumer economics topics, while the economics and banking guides also included household and income management, particularly income management, savings, and credit. The general guides gave most emphasis to household and income management, market opportunities and problems, and organized consumer activity. In consumption of goods and services, the only topic to receive any particular attention was housing.

The consortium applications were the most fully developed, as would be expected since they were specifically designed for a semester or full year course rather than units. Here again, however, consumer economics, household and income management, market opportunities and problems, and organized consumer activity received the most emphasis. Housing and durables were the only categories of consumption that received significant attention. While it might be supposed that schools offering a full year course would cover more topics, it is interesting that of the five schools in this category none included consumers and the environment and only one included consumer services, leisure, education, health, and consumer organizations. Topics offered by schools that were not included in this analysis included the first baby, the consumer and retirement, legal proceedings and school and administrative law, labor relations, and gifts and contributions.

Thus, overall, several points are evident:

1. The traditional topics of consumption of goods and services are receiving less attention in both curriculum guides and fully developed courses. The home economics teachers, however, are still concentrating on these areas.

2. The topics of consumers and the environment, consumer services, leisure, education, and health continue to receive little attention by either teachers or curriculum guides.

3. Home economists developing programs alone concentrate mainly on household and income management,

market opportunities and problems, consumption of goods and services, and organized consumer activity, while teachers working as teams give more emphasis to consumer economics.

4. Social studies teachers concentrate mainly on consumer economics, household and income management, and market opportunities and problems, but social studies curriculum guides only concentrate on consumer economics. Thus social studies teachers are going beyond the traditional interests as are business education teachers.

5. The inclusion and integration of 23 subject areas is a difficult job, and teachers interested in finding guidelines will have to use a wide variety of sources to get complete coverage.

Teaching Consumer Education

The third objective of this study was to identify attitudes held by secondary school teachers and principals in Michigan toward the teaching of consumer education. In the design of the attitude scale, two major areas were considered: (1) goals of consumer education and (2) strategies for implementing consumer education.

Goals of Consumer Education

The goals of consumer education are many, and cannot be fully covered in a single instrument, but it is evident from current curriculum material and literature that the greatest concerns are directed away from buymanship and immediate easy solutions to equipping students with a decision-making and management basis on which to make current and future consumer choices. Basic economic concepts of scarcity as well as social consequences and citizenship are important. A publication by the Social Science Education Consortium pinpointed this by stating:

> The major promotors of consumer education have not traditionally been social scientists, and their goals have not always been those of social scientists. For example, businessmen have been interested in selling their products, some government officials in protecting the public, and consumer organizations in getting the "best buy." These are often in conflict (1973, p. 2).

Thus a mix of best buys, economic understanding, citizenship, and social consequences becomes goals that must be weighed. This is not the sole responsibility of the social studies teachers, but also falls very much into the sphere of home economics and business education.

Table 17 records responses of understanding the basis of economics, scarcity, and the decision-making process as goals of consumer education. An overwhelming 97 percent of teachers and principals agreed that the concept of scarcity was an important goal in consumer education, and four curriculum guides spoke specifically to this point. The decision-making process received 91 percent agreement, with slightly more undecided. Six curriculum guides emphasized the importance of decision making.

Table 17.--Economic and management goals of consumer education.

	An Understanding That Humans Have Unlimited Wants and Desires But Limited Means				Process of Decision Making and Choice Allocation			
	SA	A	U	D	SA	A	U	D
Initial Survey								
All Respondents (115)	43.5%	53.0%	1.7%	1.7%	34.5%	56.9%	6.9%	1.7%
Male (60)	35.0	58.3	3.3	3.3	26.7	66.7	6.7	--
Female (55)	52.7	47.3	--	--	42.9	46.4	7.1	3.6
Position								
Principal (46)	28.8	67.4	--	4.3	23.9	71.7	4.4	--
Teacher (69)	53.6	43.5	2.9	--	41.4	47.1	8.6	2.9
Follow-Up Survey								
Teachers (54)	61.1	31.4	--	7.4	30.9	63.6	3.6	1.8
Curriculum Guides	Propose this concept				Propose this concept			
Total (15)	4				6			

Key: SA = Strongly Agree, A = Agree, U = Undecided, D = Disagree

One strong criticism of consumer education by social scientists is that it has neglected the consumer's role in improving market performance through means other than exit from the marketplace, and that social consequences have been neglected. Thus if consumer education is to broaden its base and make important contributions to the education of secondary school students, these concepts must be explored. Table 18 documents the response to these questions in the attitude survey. Overall, 60 percent of the respondents agree that consumer education has neglected evaluating and improving market performance through legislative and regulatory processes, directly a citizenship responsibility. Teachers, 62 percent, were more in agreement than principals, 57 percent, and the strongest in agreement among teachers were home economists at 68 percent. Social studies and business education teachers were more undecided or in disagreement, possibly speaking to their greater emphasis on citizenship questions. The principals with Ed.S. or Ph.D. degrees agreed more than other educational groups. Teacher agreement fell to 53 percent in the follow-up survey, with changes by all groups. It is difficult to evaluate the change, however, as previously noted consumer legislation received extensive media coverage during the summer of 1973 and teachers planning for the school year were undoubtedly influenced. The teaching of social consequences of individual and group action was

Table 18.--Citizenship and social goals of consumer education.

		Consumer education has neglected the consumer's role in evaluating and improving market performance through legislation and regulatory processes.					Teaching of social consequences of individual and group action, including business and government activities, should be a goal of consumer education.			
		SA	A	U	D	SD	SA	A	U	D
Initial Survey										
All respondents	(115)	14.8%	45.2%	26.1%	13.9%	--	17.2%	66.4%	11.2%	5.2%
Position										
Principal	(46)	13.0	43.5	28.3	15.2	--	10.8	73.9	10.9	4.4
Teacher	(69)	15.9	46.4	24.6	13.0	--	21.4	61.4	11.4	5.7
Home Economics	(40)	15.0	52.5	20.0	12.5	--	17.1	61.0	17.1	4.9
Social Studies	(8)	12.5	37.5	25.0	25.0	--	25.0	75.0	--	--
Bus. Educ.	(15)	13.3	33.3	40.0	13.3	--	20.0	66.7	6.7	6.7
Misc.[a]	(3)	33.3	66.7	--	--	--	33.3	66.7	--	--
Counselors	(3)	33.3	33.3	33.3	--	--	66.7	--	--	33.3
Degree B.A.	(47)	12.7	46.8	25.5	14.9	--	18.7	64.6	12.5	6.3
M.A.	(51)	19.6	37.3	25.5	17.7	--	19.6	68.6	7.8	3.9
Ed.S.	(11)	--	72.7	27.3	--	--	9.1	72.7	9.1	9.1
Ph.D.	(3)	33.3	33.3	33.3	--	--	33.3	33.3	33.3	--
Follow-Up Survey										
All teachers	(52)	11.5	42.3	25.0	19.2	1.9	12.9	57.4	22.2	7.4
Home Economics	(34)	17.7	29.4	26.5	23.5	2.9	13.9	58.3	25.0	2.8
Social Studies	(7)	--	42.9	42.9	14.3	--	--	57.1	28.6	14.3
Bus. Educ.	(8)	--	87.5	--	12.5	--	25.0	50.0	12.5	12.5
Misc.	(2)	--	50.0	50.0	--	--	--	100.0	--	--
Curriculum Guides		Propose this concept					Propose this concept			
Total	(15)	--					2			

[a]Miscellaneous teachers include industrial arts, combination home economics-business education, and full time consumer education.

agreed to by 84 percent of the respondents, with home economists and principals more uncertain than other groups. In the follow-up survey, teacher acceptance fell from 84 percent to 70 percent, with social studies teachers changing their responses from agreement to uncertainty or disagreement.

While buymanship and understanding the marketplace have been traditional goals of consumer education, a broader view of consumer education demands an expansion of goals. Economic concepts of scarcity, whether it be in terms of time, money, or energy; the decision-making process; the consumer's role in the marketplace through the legislative and regulatory processes; and the social consequences of individual and group activities are four goals which are important cornerstones in building an interdisciplinary program.

As noted in the review of literature, socio-economic differences, changing sex roles, and ethnic differences are important in teaching consumer education. This is true not only in presenting varying viewpoints, but more importantly in relating concepts and materials to students with differing backgrounds.

Two judgments which confront consumer education teachers are attitudes toward delayed or immediate gratification and changing sex roles. Table 19 indicates that 88 percent of the respondents agreed that attitudes

Table 19.--Delayed and immediate gratification and changing sex roles as related to teaching consumer education.

		Attitudes toward delayed and immediate gratification will affect the student's view of his consumer role.				Changing roles of men and women must be taken into account when teaching consumer education.			
		SA	A	U	D	SA	A	U	D
Initial Survey									
All respondents	(116)	29.3%	58.6%	7.8%	4.3%	38.2%	50.4%	9.6%	1.7%
Sex Male	(60)	25.0	63.3	5.0	6.7	27.1	57.6	13.6	1.7
Female	(56)	33.9	53.6	10.7	1.8	50.0	42.7	5.4	1.8
Position									
Principal	(46)	21.7	65.2	4.4	8.7	26.1	56.5	15.2	2.2
Teacher	(70)	34.3	54.3	10.0	1.4	46.4	46.4	5.8	1.4
Home Economics	(41)	34.2	56.1	7.3	2.4	51.2	41.5	4.8	2.4
Social Studies	(8)	50.0	50.0	--	--	57.1	42.9	--	--
Bus. Educ.	(15)	20.0	53.3	26.7	--	26.7	66.7	6.7	--
Misc.[a]	(3)	--	100.0	--	--	33.3	66.7	--	--
Counselors	(3)	100.0	--	--	--	66.7	--	33.3	--
Degree B.A.	(48)	31.2	54.2	12.5	2.1	50.0	41.7	6.3	2.1
M.A.	(51)	33.3	54.9	5.9	5.9	32.0	50.0	16.0	2.0
Ed.S.	(11)	18.2	72.7	--	9.1	27.3	72.7	--	--
Ph.D.	(3)	--	100.0	--	--	33.3	66.7	--	--
Follow-Up Survey									
All teachers	(55)	38.2	50.9	7.3	3.6	33.3	57.4	3.7	5.6
Curriculum Guides		Propose this concept				Propose this concept			
Total	(15)	1				4			

[a]Miscellaneous includes industrial arts, combination home economics-business education, full time consumer education.

toward gratification would affect students' views of their consumer roles. Business education teachers were more uncertain, while more principals disagreed. The principals with Ed.S. degrees were the highest in disagreement. Teacher agreement was the same in both the initial and follow-up survey. Changing sex roles as a component of consumer education was agreed to by 89 percent of the respondents. Females, however, responded to the category of strongly agree with 50 percent, and males with 26 percent. Since teachers were predominately female and principals male, this was one instance where sex was a more important variable. Overall, whenever differences were found, they seemed due to position rather than sex or highest degree attained.

Table 20 summarizes the answers to two statements related to goals: (1) that lower socio-economic groups face different restrictions in the number of economic choices, and (2) that familiarity with student diversity will help a teacher plan consumer education activities. A substantial majority, 85 percent, agreed that lower socio-economic groups face different restrictions and 87 percent agreed that teachers need to know student diversity. The teacher follow-up survey showed the teacher agreement rising to 87 percent and 100 percent on these two concepts, respectively. Teachers, therefore, as well as principals, see the need to tailor consumer education to students' needs. This speaks to an approach where the human

Table 20.--Recognition of varying socio-economic groups and student diversity as related to teaching consumer education.

		Lower socio-economic groups face different restrictions in the number of economic choices than middle and upper groups.				Familiarity with student diversity in the classroom will help a teacher plan consumer education activities.			
		SA	A	U	D	SA	A	U	D
Initial Survey									
All respondents	(116)	35.3%	50.0%	9.5%	5.2%	34.5%	62.9%	2.6%	--
Position									
Principal	(46)	34.8	54.4	4.4	6.5	34.8	65.2	--	--
Teacher	(70)	35.7	47.1	12.9	4.3	34.3	61.4	4.3	--
Home Economics	(41)	31.7	43.9	19.5	4.8	31.7	63.4	4.9	--
Social Studies	(8)	37.5	50.0	--	12.5	50.0	37.5	12.5	--
Bus. Educ.	(15)	33.3	60.0	6.7	--	26.7	73.3	--	--
Misc.[a]	(3)	66.7	33.7	--	--	66.7	33.7	--	--
Counselors	(3)	66.7	33.7	--	--	33.3	66.7	--	--
Follow-Up Survey									
All teachers	(53)	26.4	60.4	9.4	3.8	36.4	63.6	--	--
Curriculum Guides		Propose this concept				Propose this concept			
Total	(15)	4				6			

[a]Miscellaneous includes industrial arts, combination home economics-business education, full time consumer education.

factors in the environment are taken into consideration. While the Purdue survey concluded that student needs in the inner city are matched by parent demand in the suburbs and rural areas, it is important for educators to understand the total environment of their students as well as their educational obligation to broaden horizons. In a concrete approach, this means that teaching investments and the stock market to inner city students is pointless in comparison to their need for coping with the marketplace and decision making. One of the values of consumer education is that it can concentrate on students' immediate as well as future needs. It is, therefore, relevant both in the present and for the future.

Implementation Strategies

The teachers at the Michigan Consumer Education Center's workshop and their principals were questioned on strategies for teaching consumer education on the attitude scale. Curriculum guides were also examined for strategies. In addition, consortium applications were analyzed for strategies; however, only 24 percent of the consortium applications listed any ways that the home economics chairman could develop the program.

There is general consensus that: (1) establishing situations in which students are involved is more effective than traditional textbook or lecture approaches, and (2) that the consumer problems of students and their families are an excellent source for problems as students seem to relate directly to finding solutions. This is not to say that all consumer education should be geared only to immediate problem solving, but this does give the teacher a way to get initial involvement. Table 21 summarizes the results of these two concepts. The concept of actively involving students received 96 percent agreement. Teachers strongly agreed 59 percent, compared to 37 percent of the principals, indicating that this tool is looked upon as more important by teachers than principals. One-third of the curriculum guides analyzed suggested this technique. Respondents overwhelmingly agreed, 98 percent, that problems of students and their families were important learning tools, with 57 percent of the teachers strongly agreeing. Two-thirds of the curriculum guides suggested this as an implementation strategy.

The concept of parental involvement and involvement by students in the marketplace in addition to the classroom speaks to an approach which involves the entire community as well as teachers and students. Both teachers and principals, 82 percent, agreed with parental involvement. This is important, since it recognizes the strong tie between home and school and also the realization that community input is necessary to understand how the values and goals of being a consumer are developed. Principals were slightly more uncertain than teachers, while of all teachers,

Table 21.--Strategies for involving students in consumer education.

		The key to success in selecting teaching strategies is establishing situations in which students are actively involved.				Real-life problems of students and their families are an important learning tool.		
		SA	A	U	D	SA	A	U
Initial Survey								
All respondents	(115)	50.4%	45.2%	3.5%	.9%	53.5%	44.8%	1.7%
Position								
Principal	(46)	36.9	58.7	4.4	--	47.8	52.5	--
Teacher	(69)	59.4	36.2	2.9	1.4	57.1	40.0	2.9
Follow-Up Survey								
All teachers	(55)	56.4	40.0	1.8	1.8	43.6	54.6	1.8
Curriculum Guides		Propose this concept				Propose this concept		
Total	(15)	5				10		

home economists were the most certain of the merits of involving parents. Two important aspects in the acceptance of consumer education are: the community does not interpret consumer education as anti-business, and second that accurate information with varying viewpoints is offered to students. Nothing is more detrimental than students reporting home school-learned facts to informed professional parents that are either not true, biased, or not completely accurate, since consumer information speaks to the livelihood of many of the students' parents. Possibly the experience which home economists possess in relating to the home and family and particularly their experience in family life education has made them more sensitive to the need for parental involvement. The concept of getting the students to the marketplace was received with more acceptance, 87 percent, and less uncertainty, 6 percent, but also had 6 percent disagreement contained in both the teachers' and principals' responses. This is interesting, since most consumer education literature refers to the need for students to get out in the marketplace and one-third of the curriculum guides analyzed specifically advocated this strategy. In addition to having resource speakers, students can survey the marketplace for themselves. Social studies and business education teachers were more uncertain or in disagreement than the home economics and industrial arts teachers and the counselors. The workshop leaders

Table 22.--Parental and market involvement as related to teaching consumer education.

		Whenever possible, parents of students should be involved in consumer education programs.				The arena for consumer education is the marketplace; hence education cannot be limited to a classroom.				
		SA	A	U	D	SA	A	U	D	SD
Initial Survey										
All respondents	(115)	18.3%	63.5%	17.4%	.9%	38.8%	49.1%	6.0%	3.5%	2.6%
Position										
Principal	(46)	13.0	65.2	21.7	--	28.3	54.4	10.9	4.4	2.2
Teacher	(69)	21.7	62.3	14.5	1.5	45.7	45.7	2.9	2.9	2.9
Home Economics	(40)	20.0	72.5	5.0	2.5	46.3	46.3	2.4	2.4	2.4
Social Studies	(8)	37.5	37.5	25.0	--	62.5	25.0	--	--	12.5
Bus. Educ.	(15)	13.3	53.3	33.3	--	33.3	53.3	6.7	6.7	--
Misc.[a]	(3)	66.7	33.3	--	--	66.7	33.3	--	--	--
Counselors	(3)	--	66.7	33.3	--	33.3	66.7	--	--	--
Follow-Up Survey										
Teachers	(55)	23.6	58.1	16.4	1.8	56.4	43.6	--	--	--
Curriculum Guides		Propose this concept				Propose this concept				
Total	(15)	3				5				

[a]Miscellaneous teachers include industrial arts, combination home economics-business education, and full time consumer education.

stressed this point, and it is interesting that in the follow-up survey all teachers agreed with this concept.

The basic strategies that consortium applications proposed were:

Table 23.--Implementation strategies proposed by consortium applications.

Strategies	Number of Districts
Plan in-service workshop	3
Involve administrators and counselors	1
Develop community resource lists	3
Develop visual aids	1
Develop questionnaire for student interest	1
Develop evaluation plans	1
Select and review resource material	4
Provide publicity	1
Total districts	6

Overall, in analyzing the responses to goals of consumer education and strategies for implementing consumer education, teachers and principals hold positive attitudes. This leads to the conclusion that a change agent needs to build on the strengths as indicated by interested, committed teachers and progress from that point. Agreement between various disciplines as well as administrators can be reached, thus giving some common basis for working together on consumer education. If these agreements can be expanded, then the potential for effectively teaching an interdisciplinary approach appears feasible.

Methods of Implementing an Interdisciplinary Approach

The interdisciplinary approach for teaching consumer education can be implemented in various ways, ranging from the individual teacher to team teaching to integration to a system-wide concept that includes the total school and community. The interdisciplinary approach is not a single method of implementation, but rather a realization that consumer education is a complex and vast body of information that requires the viewpoints and tools of analysis from a number of disciplines. One view holds that the basic disciplines of economics, psychology, and sociology as translated into applied disciplines in the secondary school curriculum through social studies, business education and home economics are essential to consumer education. Therefore, teachers from these areas will commonly comprise the core for consumer education. Another view is that all disciplines share in consumer education either through another viewpoint, such as analyzing advertising through English courses, or through content orientation, such as the study of consumer durables in industrial arts. Thus all teachers should be involved in the consumer education program.

Table 24 indicates teacher and principal reaction to the view that social studies, business education, and

Table 24.--Interdisciplinary groups of teachers who should be involved in consumer education.

		Social studies, home economics and business education teachers should comprise the consumer education team.				
		SA	A	U	D	SD
Initial Survey						
All respondents	(116)	20.7%	45.7%	20.7%	12.0%	.9%
Sex Male	(60)	11.7	51.7	18.3	16.7	1.7
Female	(56)	30.4	39.3	23.2	7.1	--
Position						
Principals	(46)	10.9	47.8	23.9	17.4	--
Teachers	(70)	27.1	44.3	18.5	8.6	1.4
Home Economics	(41)	26.8	39.0	24.4	9.8	--
Social Studies	(8)	25.0	37.5	25.0	12.5	--
Bus. Educ.	(15)	40.0	60.0	--	--	--
Misc.[a]	(3)	--	66.7	--	33.3	--
Counselors	(3)	--	33.3	33.3	--	33.3
Follow-Up Survey						
All teachers	(55)	23.6	41.8	10.9	16.4	7.3
Home Economics	(37)	27.0	43.2	16.2	8.1	5.4
Social Studies	(7)	14.3	71.4	--	14.3	--
Bus. Educ.	(8)	25.0	25.0	--	37.5	12.5
Misc.	(2)	--	--	--	50.0	50.0
Curriculum Guides		Proposed this concept				
Total	(15)			1		

[a]Miscellaneous includes industrial arts, combination business education-home economics, and full time consumer education.

home economics teachers should comprise the core for teaching consumer education. The majority, 66 percent of all respondents, agreed that social studies, home economics, and business education teachers form the core. However, the 21 percent undecided indicates that the underlying assumption is not understood by all. Principals were more undecided than teachers, which cannot lead to any conclusions but rather to two possible reasons: (1) They do not agree that these are the correct disciplines, or (2) They do not agree with limiting consumer education to only these three. Business education teachers agreed completely, while home economics and social studies teachers were somewhat uncertain or disagreed. The workshop, while recognizing that home economics, social studies, and business education comprise one possible avenue, also heavily emphasized the inclusion of many other teachers. This may have accounted for the change in teachers' responses in the follow-up survey, with fewer uncertain and more in disagreement.

Table 25 contains responses to statements directly related to approaches to consumer education, the unit single discipline method or the interdisciplinary approach. Teachers and principals agree that various disciplines should be involved. While it is evident that the interdisciplinary approach was more accepted, 64 percent agreeing, than the unit method, 52 percent agreeing, the large number of uncertains, 34 percent, in both approaches indicates a general lack of understanding. In many cases, respondents

Table 25.--Approaches to implementation of consumer education.

		The unit method in the disciplines of home economics, business education, and social studies is an effective method for teaching consumer education.					An interdisciplinary approach implemented through integrating concepts from a variety of disciplines is the best method for teaching consumer education.				
		SA	A	U	D	SD	SA	A	U	D	SD
Initial Survey											
All respondents	(115)	5.2%	47.0%	34.0%	12.2%	1.8%	13.0%	53.9%	34.0%	3.0%	1.0%
Male	(60)	3.3	53.3	26.7	13.3	3.3	8.3	63.3	23.3	3.3	1.7
Female	(56)	7.3	40.0	41.8	10.9	--	18.1	43.6	36.4	1.8	--
Position											
Principal	(46)	2.2	50.0	32.6	13.0	2.2	8.7	58.7	28.3	2.2	2.2
Teacher	(69)	7.1	48.6	31.4	11.4	1.4	15.9	50.7	30.4	2.9	--
Home Economics	(40)	2.5	40.0	45.0	12.5	--	17.5	40.0	40.0	2.5	--
Social Studies	(8)	12.5	25.0	25.0	37.5	--	--	75.0	25.0	--	--
Bus. Educ.	(15)	13.3	73.3	13.3	--	--	13.3	60.0	20.0	6.7	--
Misc.[a]	(3)	33.3	33.3	--	--	33.3	--	100.0	--	--	--
Counselors	(3)	--	33.3	66.7	--	--	66.7	33.3	--	--	--
Degree B.A.	(47)	10.6	46.8	29.8	10.6	2.2	14.9	48.9	31.9	4.3	--
M.A.	(51)	1.9	47.1	35.3	13.7	1.9	13.7	54.9	29.4	--	1.9
Ed.S.	(11)	--	54.5	36.4	9.1	--	--	63.6	27.3	9.1	--
Ph.D.	(3)	--	--	66.7	33.3	--	33.3	66.7	--	--	--
Follow-Up Survey											
All teachers	(54)	11.1	38.9	31.5	18.5	--	29.1	49.1	18.2	3.6	--
Home Economics	(36)	11.1	38.9	33.3	16.7	--	32.4	40.5	24.3	2.7	--
Social Studies	(7)	--	57.1	28.6	14.3	--	28.5	71.4	--	--	--
Bus. Educ.	(8)	12.5	37.5	25.0	25.0	--	--	75.0	12.5	12.5	--
Misc.[a]	(2)	--	--	50.0	50.0	--	50.0	50.0	--	--	--
Curriculum Guides		Propose this concept					Propose this concept				
Total	(15)			4					1		

[a]Miscellaneous includes industrial arts, combination home economics-business education, and full time consumer education.

were favorable to both concepts. Principals were more in disagreement, 15 percent, and more uncertain, 33 percent, with the unit method than with the interdisciplinary approach, 4 percent disagreement and 28 percent uncertain. Home economics teachers were the most uncertain of all teachers, social studies teachers were more in agreement with the interdisciplinary approach, while business education teachers agreed with both concepts. The only group to completely agree to the interdisciplinary approach and find doubts about the unit method were the three principals with Ph.D. degrees. The follow-up survey indicated a higher degree of agreement for the interdisciplinary approach, 78 percent, than the unit method, 50 percent. There were still many respondents who were uncertain, 32 percent with the unit method and 18 percent with the interdisciplinary approach. Overall, it seems evident that the interdisciplinary approach is more preferred than the single discipline unit method. This identifies potentially difficult problems if an integration approach is used, since it needs coordination, planning, and uniform pupil exposure to lead it to a complete integration of concepts.

Statements concerning toward whom consumer education should be directed were analyzed in Table 26, with 94 percent of the respondents agreeing that all students should be included regardless of their socio-economic group or occupational plans. One-third of the curriculum

Table 26.--The role of consumer education in the secondary school.

		Consumer education should include all students regardless of their socio-economic group or occupational plans.				A required consumer education semester course should be part of every secondary school program.				
		SA	A	U	D	SA	A	U	D	SD
Initial Survey										
All respondents	(115)	56.5%	37.4%	5.2%	.9%	26.9%	32.2%	21.7%	13.9%	5.2%
Sex Male	(59)	55.9	33.9	8.5	1.7	23.3	26.7	23.3	20.0	6.7
Female	(56)	57.1	41.1	1.8	--	30.9	38.2	20.0	7.3	3.6
Position										
Principal	(45)	57.7	28.9	11.1	2.2	21.7	21.7	28.3	21.7	6.5
Teacher	(70)	55.7	42.9	1.4	--	30.4	39.1	17.4	8.7	4.3
Follow-Up Survey										
All teachers	(55)	65.4	32.7	1.8	--	28.3	32.1	24.5	9.4	5.7
Curriculum Guides		Propose this concept				Propose this concept				
Total	(15)	5				1				

guides supported this idea. Too often in the past, consumer education has been viewed as either information for the poor or only for the future homemaker. The realization that everyone is a consumer is important to establish in the initial formulation of a program and its successful introduction to the community as a whole.

The question of a required secondary level consumer education course is one which usually creates more controversy than any other. The states of Illinois and Hawaii have passed such legislation, and the Governor of Michigan has endorsed similar legislation. Of the curriculum guides analyzed, only one suggested a required course. This question found respondents more divided than any other, as 59 percent agreed, 22 percent were uncertain, and 19 percent disagreed. Principals and teachers, however, did not view this alike as 43 percent of the principals agreed, 28 percent were uncertain, and 28 percent disagreed. Of the teachers, 69 percent agreed, 17 percent were uncertain, and 13 percent disagreed. It is interesting that on the follow-up survey teachers were less certain, with 60 percent agreeing, 25 percent uncertain, and 15 percent disagreeing.

Of the schools represented in the consumer education consortium, 91 percent chose a semester course, with 82 percent electing to use a single teacher approach with a home economics teacher. This is not surprising, since the initial impetus of this program was through the

Vocational Directors and Career Education Project Development coordinators. Thus, while some schools chose a social studies or business education teacher, or a team approach, the funding through Part F channels the leadership through vocational and home economics education.

Table 27.--Methods of implementation used by schools in Michigan State Department of Education consortium program.

	Number	Total
Length of course		55
Semester	50	
Full year	5	
Method of implementation		
Individual teacher		45
Home Economics	42	
Social Studies	1	
Business Education	2	
Team Teaching		6
Home Economics, Business Education, Social Studies	2	
Home Economics, Business Education, Science/Math	1	
Home Economics, Business Education	2	
Home Economics, Math	1	
Jointly Offered		1
Home Economics, Business Education	1	
Integration under a Director of Consumer Education		1
Undecided		2

CHAPTER V

SUMMARY AND DISCUSSION

This study had four objectives related to consumer education: first, the identification of content emphasis in selected current consumer education programs; second, the identification of preferred content areas as indicated by teachers attending the Michigan Consumer Education Center's workshop; third, teacher and principal attitudes toward goals of consumer education and strategies preferred in implementing consumer education in the classroom; and fourth, the identification of methods of implementation by which the interdisciplinary approach to consumer education can be introduced into the existing school curriculum.

Consumer education content can be divided into two general categories: (1) conceptual and (2) product specific (Uhl, 1971, p. 82). In the analysis of 23 topics under six general headings, it was found that no discipline, home economics, social studies, or business education, treats all topics with the same consistency. Current curriculum guides and consortium applications from the Michigan State Department of Education also showed great variance. Consumer topics are widely dispersed throughout the curriculum, which leads to problems in determining how many and how effectually secondary students are reached. While the Michigan Consumer Council's survey reported only 7.9 percent of Michigan secondary students were currently enrolled in a course offering at least four consumer topics, one of which had to be money management or credit, it is likely more students are being reached, receiving bits and pieces of consumer concepts through a variety of courses.

This study, based on actual teacher response, curriculum guides, and consortium applications, indicates widespread agreement on topics to be included.

Home economists were strongly oriented to household and income management and market opportunities and problems. They also emphasized the product-specific topics more than any other group. However, current home economics and vocational education curriculum guides tended to deemphasize these topics. With the exception of housing and durables, less than 43 percent of consortium applications included the consumption categories of food, clothing, transportation, services, and leisure. Conceptual topics are currently being stressed more heavily than product-specific topics. Social studies teachers concentrated on consumer economics, household and income management, and market opportunities and problems, while business teachers included these and added organized consumer activity. Curriculum guides were very divided, mainly because of the unit approach taken by many. Overall, consortium applications showed the best coverage since they were specifically geared to a semester or full year course. The consortium applications emphasized household and income maanagement, market opportunities and problems, consumer economics, and organized consumer activity.

There are, however, some notable gaps in consumer education content. With the exception of consortium courses, there was a noticeable lack of emphasis on taxes and community consumption. Teachers and curriculum guides gave more emphasis to private purchase decisions than to public goods decisions. Also, consumers in the market received considerably more attention than consumer protection, redress, rights and responsibilities. Topics which received very little attention were consumers and the environment, consumer services, leisure, education, and health, which corresponded with both the Purdue survey and the Michigan Consumer Council survey.

Overall, there is complimentarity among the disciplines on topics; however, student exposure appears to be at best haphazard. With the exception of the consortium programs, which are geared to offering consumer education to a wide range of students, there is a continuing problem of exposure. Redundancy is also a problem as all the core disciplines generally concentrated on the same topics. Thus planning and coordination become crucial factors in making consumer education a truly viable body of interrelated concepts and principles.

Teachers and principals are in agreement with many basic concepts relating to the teaching of consumer education. The ideas which received almost unanimous agreement were:

1. Real life problems of students and their families are important learning tools.

2. The concept of economic scarcity should be a goal of consumer education.

3. Familiarity with student diversity will help teachers to plan consumer education programs.

4. The process of decision making and choice allocation should be a goal of consumer education.

5. Establishing strategies in which students are actively involved is vital to teaching consumer education.

Concepts which received high agreement were:

1. Changing sex roles must be accounted for in teaching consumer education.

2. Attitudes toward immediate or delayed gratification will affect a student's view of his consumer role.

3. Consumer education cannot be limited to the classroom, but must also include the marketplace.

4. Lower socio-economic groups face different economic restriction than middle or high groups.

5. Teaching social consequences of individual and group decisions should be a goal of consumer education.

6. Whenever possible, parents should be involved.

In the area of methods of implementation, one concept received high agreement:

1. Consumer education should include all students, regardless of their socio-economic group or occupational plans.

Concepts which were received with uncertainty and some disagreement were:

1. A required semester course in consumer education should be part of every secondary school program.

2. The interdisciplinary approach is the best method for teaching consumer education.

3. Social studies, home economics, and business education teachers comprise the consumer education team.

4. The unit method in home economics, business education, and social studies is an effective method for teaching consumer education.

These last four concepts can be viewed as forming the crux of problems that will need to be resolved if a viable consumer education program for Michigan is to be evolved. The 12 preceding concepts are the areas in which fairly easy agreement and understanding can be reached. These are the concepts which can be used as a starting point working toward bringing teachers and administrators together on common ground. In working with teachers of varying commitment, this can become the first stage of an overall plan.

The interdisciplinary approach is multi-faceted. It can include the basic disciplines of home economics, business education, and social studies, but also many other disciplines. Social studies views consumer education through the consumer's role in the economic system, the role of public goods consumption, and the role of individual and group citizenship. Business education has special knowledge of the marketplace and the relationship between consumer and worker. Home economics is concerned with family and household consumption and management, the consumer in the marketplace, consumption of goods and services, and investments in human capital. In addition, all three share a common interest in decision making, values, and goals and organized consumer activity.

There is a need for more interaction between the core disciplines, not only to find common ground but also to identify the basic concepts and principles that each brings to consumer education. Dividing topic areas is not the entire answer, since there is much overlap. All three disciplines maintain a special relationship to economics which must be brought into focus. In addition, dialogue between the disciplines is necessary to make each aware of the strengths of the other.

The interdisciplinary approach can bridge the gap of redundancy and complementarity by involving teachers from the core disciplines of home economics, business education, and social studies in unified planning, coordination, and presentation. One of the problems apparent in the analysis of content areas was the trend away from the topics of consumption of goods and services. In the scheme of the interdisciplinary approach it will be important to understand this trend since in a total plan these topics must be covered.

In the analysis of methods of implementing consumer education, the conclusion that must be reached is that the interdisciplinary approach is not fully understood. Teachers and principals alike indicated a confusion with the terminology and implications. A majority of principals rated a semester course in consumer education as well as integration into the entire curriculum as the best implementation. Teachers indicated a strong preference for either teaching units in their existing courses or teaching a semester course. The implementation, however, is still a stumbling block. In the work done by the Michigan Consumer Education Center, high initial agreement to the interdisciplinary approach has been received, but teachers and administrators seem to lack know-how for implementation.

The questions of time in the school program for many students and the possibility that a state mandate will only create a halfway developed program are problems that must be confronted. The main question which remains is not whether consumer education should be required, but rather how successful programs can be established so that Michigan becomes a leader. State requirement alone does not guarantee quality programs; however, by first developing quality programs, requirement may not be necessary. Successful quality programs can be sold to schools, students, and communities and an interdisciplinary approach will assure students of consumer education integrated into their entire school program. The State Department's consortium using an interdisciplinary planning team is certainly a step in the right direction and will need careful evaluation, review, and follow-up.

Another important conclusion is that principals regarded the competency of their teachers for teaching consumer education to be far greater than teachers themselves. Teachers were particularly concerned with strategies for implementing consumer education into their existing courses and for resource material. This indicates a strong need for a coordinated effort to strengthen preparatory courses for teachers in consumer education, to develop additional curriculum materials, and provide in-service training if an interdisciplinary approach is to be made feasible.

Implications

The basic questions that were asked by the Purdue study in 1970 were: (1) Who shall be taught? (2) What shall be taught? and (3) How shall they be taught? (Uhl, 1970). These continue to be pertinent questions as consumer education gains strength and acceptance in Michigan schools. The Michigan Consumer Council's survey in the spring of 1973 indicated that while 85 percent of Michigan secondary schools include some consumer education, the overall student exposure is small. This research attempted to make some determination of what is being taught and how it is being taught. These questions were based on the assumption that all secondary students should be included in consumer education and that life-long education is the true goal.

Therefore, the basic concerns are: (1) Where is consumer education in Michigan now and where is it headed? and (2) What must be done to provide quality programs?

The appraisal of consumer education in Michigan must be that it is growing. The success of the Michigan Consumer Education Center's initial workshop in drawing teachers from diversified areas in Michigan, promoting consumer education for many disciplines, and bringing these teachers together is a significant starting point. In addition, the leadership of the Michigan State Department of Education in encouraging an interdisciplinary approach to consumer education through 25 school districts is also significant. The need is to evaluate these programs and build from that point.

As indicated by the analysis of content areas, home economists in the schools are still primarily concerned with the product-specific categories, while curriculum guides propose a decision-making and management focus. The consortium applications show concrete evidence that home economists are expanding their base. While the product-specific topics continue to be an important part of consumer education, home economists must not allow themselves to become identified only with these areas. Consumer education must relate to man's social and human needs and view these in relation to the availability of resources. More important than simply drawing up charts of subject topics and assigning them to a particular discipline is the need for an understanding of the linkages and interdependence of man as a consumer and the availability of resources.

The important point is for the disciplines of home economics, business education, and social studies to become the interdisciplinary core for teaching consumer education. Each must work together to generate common goals and interrelating concepts. In this way secondary education will be assured of one coordinated group giving major time and attention to consumer education needs. This would alleviate the difficulty that could be faced if all disciplines are charged with the responsibility for consumer education but none held for major accountability.

Other areas can make valuable contributions, such as English through the language of the consumer-market interface; mathematics in the computation and understanding of credit rates; industrial arts in the basic relationships of skills needed to make the best use and prolong life of our highly technical consumer goods; science which gives us tools of analysis for approaching the technical terminology of product ingredients; and art for analyzing the appeal of packaging and advertising. The interdisciplinary approach is related to the organization of curriculum material. The important point is to identify man's relationships and institutions through the structure and content of many disciplines.

When an interdisciplinary core group gives special attention to consumer education and all disciplines are aware of and supportive of the program by making specific contributions, the consumer education program becomes a total systems one. In effect, this becomes a systems approach in which focus is on the system as a whole and not on the separate parts. This cannot, however, be accomplished by merely assigning units to each discipline and expecting that automatically the sum of the parts will be greater than the whole. Inherent in the approach, regardless of the implementation method, is the necessity of coordination, cooperation, mutual understanding, and goal setting by the many teachers and administrators involved as well as the necessary built-in feedback channels for students and teachers. A total systems approach would expand this beyond the school to the community as a whole, and in particular to the business sector.

In this larger context, then, the approach can take many forms providing the planning and coordination of the content, the sequencing, and the skill development of the pupil are evolved from a multi-discipline viewpoint.

The possible methods of implementation that are feasible while still accomplishing these goals include:

1. Single teacher course from any one of the core areas with the stipulation, however, that the subject matter be drawn from many disciplines. Obviously, an important requirement is a committee of several teachers to help in the planning, with group decisions as to theories and concepts and sequence. The greatest challenge here is to find the teacher who feels comfortable in many disciplines and is willing to use a wide variety of community resources as well as other teachers in both preparation and actual classroom presentation.

2. Team teaching, in which two or more teachers share the responsibility for the planning, presentation, and evaluation of lessons for two or more classes. This arrangement can lead to many forms, but must obviously include teachers of varied disciplines to accomplish the interdisciplinary thrust. To appeal to a wide range of students, credit can be given in any of the participating disciplines.

3. Concurrent scheduling of classes from core areas determined by the school and thrust of the program. This arrangement sets aside a block of time when classes in home economics, business education, and social studies can be scheduled dealing with consumer education. The flexibility of this arrangement is apparent for large

group activity such as movies, speakers, and panels as well as small interest groups and exchange of teachers between the classes.

4. The integration approach, while often seen as the easiest to accomplish since each discipline continues to offer its special areas of expertise and rescheduling is not required, is in practice the most difficult. Since in this plan there is total discipline involvement, care must be exercised in coordinating and planning to achieve continuity and full coverage in order to fully expose the student. The major weakness is the limited exposure to all students.

5. Special course offering together with school-wide integration appears to have the capacity for effectively reaching more students. This type of approach can be extended system-wide from elementary grades to senior high level, with special attention to the level of maturity and interest of the students. This approach not only requires the cooperation of various disciplines to plan and implement the special course, but also a coordinator to work with teachers in all grades for strategies of implementation in their courses.

In addition to school-wide integration there is a need to integrate programs with the total community, including parents, the business community, government, and consumer spokesmen. By not only using these people as speakers and sources of resource material, but also in the planning and coordination, the potential of community support and enthusiastic backing is increased. Consumer education can provide a natural bridge between the school and the community. In addition, this total systems approach will allow students to view the community in a better perspective and bring into sharper focus the interrelationships between the producer-consumer-citizen roles.

6. Some other possibilities are more limited in scope but could be excellent supplements:

a. Mini-courses directed to special interests within a flexible scheduling arrangement.

b. Assembly programs directed to entire grades and/or the total school on topics of particular interest to students.

The process of choosing any of these methods of implementation must be undergirded by a careful analysis of existing conditions. The following conditions must be examined.

Economic Realities

The realization that resources must be expended in any curriculum change is certain, whether it be time, money, facilities, or personnel. The interdisciplinary approach, while necessitating expenditure for materials and equipment, is most costly in terms of time. In today's teaching situation, time must be equated with money. While it may not be absolutely necessary to rearrange the complete school schedule, course offerings must be rearranged to allow blocks of time for consumer education. Coordination and planning time is also essential in any successful interdisciplinary approach. Another important consideration is in-service training for all teachers in the potential in their subject matter for integration of consumer education as well as strategies and resource material.

Historical Realities

"The curricular leader needs an historical sense. He is an event maker who attempts to modify the direction of social evolution within a given situation" (Heubner, 1970, p. 138). It is important for the change agent working on an interdisciplinary approach to understand fully the historical mode of independence of the teaching situation and particular historical relationships between departments in his own school. The innovator is faced by a situation that has a past and a future.

Political Realities

It is necessary to realize that educational decisions are made within the public realm. Certainly this is an important consideration for the consumer educator, as now is a time when this subject holds a strong position in the structure of educational priorities. As a result of an increasing interest in consumerism by the government, mass media, and the public, the secondary school will gain acceptance as the major institution for educating the consumer. This may, however, need a carefully planned sales promotion by the innovators to teachers, administrators, school boards, and communities.

The Fabrication of Educational Conditions

Much of the development of materials, hardware, and resources occurs outside the school. This is particularly important to recognize in view of the vast array of new movies, filmstrips and cassettes, pamphlets, and textbooks which are growing steadily in the consumer education field. A multi-media approach is advocated since consumer education cannot be limited to the traditional classroom-textbook assignment approach. The multi-media approach provides vital material for students of varying capacities, interests, and learning styles but these materials demand evaluation. Curriculum innovators must be prepared to carefully evaluate and integrate this material to the best advantage of their individual school systems and students. This is of particular importance to an area such as consumer education which must be aimed to all students and viewed from a variety of sometimes conflicting perspectives.

The Reality of the Human Situation

It is always necessary to recognize the values and rights of individuals and the importance of mutual influence if one is to bring about behavior change. Since the teachers hold the key to successful curriculum innovation, a change strategy must provide support for teachers during all phases of the change. Alice Miel listed the following as important areas of support to teachers so that:

1. They know that individual differences are expected and respected and that their best will be recognized.
2. They have an organization within which to work.
3. They are encouraged to discover better ways of teaching.
4. They have sources of new ideas.
5. They can select, plan, and time the specifics of . . . change[s].
6. They have help in making changes (resource persons and materials).
7. They are informed of others' attempts to improve teaching and, if a change is adopted on a wide scale, they understand and feel ready (1970, p. 163).

Recommendations

In view of the implications of this study, the following recommendations are made to develop a strong consumer education program in Michigan secondary schools:

1. That an interdisciplinary group be formed to work toward the development of an interdisciplinary model and provide a conceptual framework for consumer education. That this interdisciplinary model, integrating the core disciplines of home economics, business education, and social studies, be developed for use at the state level.

This model would provide a basis for measuring the effectiveness of programs across the state, would identify key consumer education concepts, and would illustrate the linkages between these concepts.

2. That subject matter of consumer education be further developed to not only include topics but rather to define the concepts and principles that encompass a viable body of information. A model would serve to clarify the linkages between the concepts and understandings from home economics, social studies, and business education.

3. That in-service teacher training as well as preparatory courses be developed to assist teachers in the core disciplines to understand how each discipline fits into the overall consumer education picture. This effort can be directed by the institutions of higher education in Michigan.

4. That in-service education be developed to concentrate on building resource material and teaching strategies in the areas which teachers indicate their greatest needs. This can be coordinated by the school districts with help from the Michigan Consumer Education Center, universities through the state, and the Michigan State Department of Education.

5. That institutions of higher education in home economics (human ecology) provide in-service opportunities for teachers to become competent in content areas.

6. That secondary schools in Michigan be encouraged to assume leadership positions in the development of consumer education programs from a total systems perspective. The State Department of Education's consortium program is the beginning of such leadership, and should be continued with particular emphasis on drawing together social studies, business education, and home economics.

7. That money for consumer education be channeled through a general fund rather than vocational education. An interdisciplinary approach recognizes equals among the disciplines and a general fund line item for consumer education would allow participating teachers in each school to determine the leadership.

8. That secondary schools be encouraged to start with an interdisciplinary planning and coordinating committee for the development of consumer education programs. This will assure the planning not only of comprehensive programs but also provide the necessary basis for a systems approach.

9. That regional centers be developed at various Michigan universities to give assistance in planning preparatory and in-service programs, but also in working directly and continually with school districts.

Implications for Further Research

This study, as an exploratory step in developing strong consumer education programs in Michigan, recognizes that steps are currently being taken to not only develop programs but also to investigate the interdisciplinary approach. Further research is clearly indicated to provide the necessary information so that decisions concerning the direction of consumer education can be based on accurate data. The following research efforts can become the basis for continued progress:

1. The need to evaluate the results of the interdisciplinary versus the single discipline approach of current programs in Michigan schools.

2. The evaluation and assessment of the consortium programs directed by the Michigan State Department of Education so that these programs can be properly monitored and evaluated.

3. The continued evaluation of workshops and inservice training as well as preparatory courses to determine ways to strengthen these programs.

4. The investigation of content areas that need further emphasis in in-service education for home economics teachers in Michigan schools.

5. The refinement of the instrument used in this study to survey teacher and principal attitudes in future consumer education workshops as well as a cross-section of teachers in Michigan involved in various consumer education programs.

Reflections

This study has been the outgrowth of many factors, in particular an ever-growing appreciation of the need for expanded consumer education programs in Michigan's secondary schools; the pioneering work of the Michigan Consumer Education Center in assisting schools with the formulation and planning of consumer education programs and the collection of an outstanding resource library; and the significant step by the Michigan State Department of Education in encouraging the interdisciplinary approach in secondary schools through the use of Title I, Part F funding. As the state's commitment to consumer education becomes stronger, it becomes increasingly evident that much preparation and development must go into truly strong, viable programs. While home economics has been the most vital catalyst in developing consumer education programs, social studies and business education are recognizing the strong contributions which their areas make. In addition to these core disciplines, the total school environment from kindergarten through senior high school and beyond is a vital part of consumer education. The thrust of a well-developed program becomes, through this concept of total school involvement, a systems approach. Through the methodology provided by general systems theory, teachers and administrators committed to change have a body of information with which to work.

This study is the beginning step in the development of an interdisciplinary model to serve as a conceptual framework to (1) utilize faculty from the core disciplines of home economics, business education and social studies as well as the total school that have important contributions to a unique orientation of subject matter, (2) introduce concepts of consumer education into the total school program, and (3) produce informed and aware consumers. These long-range goals are the outcome of the realization that there is a critical need to retrain teachers to incorporate consumer education in the schools through an interdisciplinary approach. This involves the need to relate courses to one another, integrate the curriculum, and coordinate all efforts in consumer education both in the public school system as well as in institutions of higher education throughout Michigan. These goals cannot be accomplished in Michigan through isolated efforts but only through a concerted effort by all interested groups; the Michigan Consumer Education Center, the State Department of Education, Vocational Education and Career Development Department, the Michigan Consumers Council, the Michigan legislature, consumer groups, and the faculty and administration from all levels of education in Michigan.

APPENDICES

APPENDIX A

Participating School Districts in Michigan State Department of Education Consumer Education Consortium

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Participating School Districts in Michigan State Department of Education Consumer Education Consortium

Airport Community Schools, Carleton, Michigan

Bay City Public Schools, Bay City, Michigan

School District City of Berkley, Berkley, Michigan

Chassell Township Schools, Chassell, Michigan

School District of the City of Clawson, Clawson, Michigan

City of Detroit Public Schools, Detroit, Michigan

Farmington Public Schools, Farmington, Michigan

Flat Rock Community Schools, Flat Rock, Michigan

School District City of Flint, Flint, Michigan

Garden City Public Schools, Garden City, Michigan

Gibralter School District, Rockwood, Michigan

Grosse Ile Township Schools, Grosse Ile, Michigan

Gull Lake Community Schools, Richland, Michigan

Huron School District, New Boston, Michigan

Lamphere Public Schools, Madison Heights, Michigan

Lansing School District, Lansing, Michigan

Lincoln Park School District, Lincoln Park, Michigan

Madison District Public Schools, Madison Heights, Michigan

Maple Valley Public Schools, Vermontville, Michigan

Martin Public Schools, Martin, Michigan

Otsego Public Schools, Otsego, Michigan

Plainwell Community Schools, Plainwell, Michigan

Rochester Community Schools, Rochester, Michigan

School District of the City of Royal Oak, Royal Oak, Michigan

Stephenson Area Public Schools, Stephenson, Michigan

APPENDIX B

Curriculum Guides

APPENDIX B

Curriculum Guides

State and/or University Developed

Bureau of General and Academic Education. Pennsylvania State Department of Education. Consumer Education in the Secondary Curriculum: Guidelines for Implementation. 1972.

Department of Home Economics, Family Life and Consumer Education, Central Michigan University and Division of Vocational Education, Michigan Department of Education. Consumer Education Workshop. June, 1970.

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Private or Federally Developed

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Joint Council on Economic Education. Teaching a Course in Personal Economics. 1971.

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APPENDIX C

Consumer Education Attitude Survey

Teacher Information Sheet

Principal Information Sheet

CONSUMER EDUCATION ATTITUDE SCALE

The following statements are representative of ideas covered by current consumer education materials and guidelines. Use the rating scale to the right of each statement to indicate the extent to which you agree, disagree or are uncertain about your beliefs concerning each item.

Rating Scale

SA Strongly Agree   D Disagree
A Agree   SD Strongly Disagree
U Uncertain

		SA	A	U	D	SD
1.	A good method for developing the social aspects of consumption is to develop current sources including newspaper clippings and book reviews.					
2.	An understanding that humans have unlimited wants and desires but limited means is an important concept in introducing consumer education.					
3.	Attitudes toward delayed and immediate gratification will affect the student's view of his consumer role.					
4.	Changing roles of men and women must be taken into account when teaching consumer education.					
5.	Social studies, home economics and business education teachers should comprise the consumer education team.					
6.	Consumer education has neglected the consumer's role in evaluating and improving market performance through legislative and regulatory processes.					
7.	Consumer legislation is of limited use if we do not have knowledgeable and informed consumers.					
8.	A strong consumer movement is needed to balance the power of business in our society.					
9.	The teaching of social consequences of individual and group, including business and governments, activities should be a goal of consumer education.					
10.	Identifying behavioral objectives based on an analysis of students' needs is an important first step in planning a consumer education program.					
11.	The key to success in selecting teaching strategies is establishing situations in which students are actively involved.					
12.	Consumer education is not the easiest subject to teach.					
13.	Whenever possible parents of students should be involved in consumer education programs.					
14.	The problem of clarifying objectives will need contributions from many teachers in varied disciplines.					

		SA	A	U	D	SD
15.	Lower socio-economic groups face different restrictions in the number of economic choices than middle and upper groups.					
16.	The arena for consumer education is the marketplace, hence education cannot be limited to a classroom.					
17.	A consumer education curriculum once established can be used semester after semester.					
18.	Students should be directed to individual investigation of the marketplace on outside-of-school assignments.					
19.	Consumers, business and government share the responsibility for keeping the marketplace fair and honest.					
20.	For every right the consumer enjoys, there is a related responsibility he should accept.					
21.	Laws should be instituted to protect the consumer against frauds even if the laws interfere with the activities of legitimate business.					
22.	Real life problems of the students and their families are an important learning tool.					
23.	The unit method in the disciplines of home economics, business education and social studies is an effective method for teaching consumer education since it allows the individual teacher to focus on subject matter he knows best.					
24.	An interdisciplinary approach implemented through integrating concepts from a variety of disciplines is the best method for teaching consumer education.					
25.	The process of decision-making and choice allocation is a valuable approach to teaching consumer education.					
26.	The one ingredient that makes the most difference in the success of a consumer education program is the ability of the teacher.					
27.	A familiarity with student diversity in the classroom will help a teacher plan consumer education activities.					
28.	Consumer education should include all students regardless of their socio-economic group or occupational plans.					
29.	A required consumer education semester course should be part of every secondary school program.					
30.	An important part of evaluation is whether students have changed their consumer practices because of participation in consumer education courses.					

TEACHER INFORMATION SHEET

You can be helpful to us by checking the following items:

Name ______________________________ (if you desire)

College degree ____________________

Year of graduation ________________

Institution ____

School now teaching in ______________________________

My school has a specific course(s) devoted to consumer education. Yes_____ No_____

If yes, please describe:

I am presently teaching

_____ Social Studies
_____ Home Economics
_____ Business Education
_____ Distributive Education
_____ Other, please list _________________________

I am now teaching consumer education

_____ Yes
_____ No

If yes, please check the areas which you include in your course:

_____ Consumers in the economy
_____ Consumption, production and income
_____ Taxes and community consumption
_____ Consumers and the environment
_____ Family income management
_____ Decision making
_____ Savings and investments
_____ Credit
_____ Risk, uncertainty and insurance

Continued on next page.

_____ Consumers in the market
_____ Consumer aid and protection
_____ Consumer rights and responsibilities
_____ How to buy food
_____ How to buy clothing
_____ How to buy soft goods
_____ How to buy durables
_____ How to select or buy housing
_____ How to buy transportation
_____ How to buy consumer services
_____ How to buy leisure
_____ How to buy education
_____ How to buy health services
_____ Consumer organizations
_____ Consumer information
_____ Consumer legislation
_____ Other, please list ______________________________

I prefer to teach consumer education

_____ as units in my existing courses
_____ in a team situation
_____ as a mini-course
_____ in a semester course
_____ in a full year course
_____ in assembly programs
_____ other, please list ______________________________

I have had courses in college preparing me to teach consumer education

_____ Yes
_____ No

Workshops

_____ Yes
_____ No

Other, please list ____________________________________

_____ Yes

I feel my greatest needs for consumer education are in

_____ content
_____ strategies for implementing concepts into my courses
_____ methods of integration into the total school program
_____ resource material
_____ other, please list ______________________________

PRINCIPAL INFORMATION SHEET

Please check the following items:

Name ____

College degree ____________________________________

Year of graduation ________________________________.

Institution _______________________________________

I feel consumer education should be taught (check one)

_____ as units in existing courses
_____ as a mini-course
_____ as a semester course
_____ as a full year course
_____ as a semester course with team teaching
_____ as a semester course and also integrated throughout the curriculum
_____ other, please list

I feel my teachers' greatest needs for consumer education are in: (check one)

_____ content
_____ strategies for implementing into their courses
_____ methods of integration into the total school program
_____ resource material
_____ other, please list

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