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**ABSTRACT**

This booklet summarizes a conference on consumer education which was held for educators, community leaders, program administrators, consumer advocates, and journalists to introduce the principal issues facing consumers and to explore effective program designs and teaching methods and materials. Following a brief executive summary of the conference and a program agenda, the workshops and speeches for each of the two days are briefly summarized. Titles are Comprehensive Consumer Education-Concepts, Techniques and Challenges; Consumer Bulletins--Summary of Major Concerns; Starting Consumer Education in the Classroom; Consumer Education on a Low Budget for the Low Income; Low Income Consumer Counseling; How to Get Federal Materials to Consumer Educators; Consumer Education Teaching Techniques and Materials; Delivering Consumer Education to Minorities; Conducting Consumer Education from State/Local Offices; What Consumer Complaints Mean to Consumer Educators; Educating for Consumer Representation; Consumer Education and Protection; Food and Nutrition Education for Consumer Educators; The Question of Utilities/Energy Conservation for Consumer Educators; Credit and Banking Issues for Consumer Educators; Evaluation of Consumer Services for Consumer Educators; and Potential Resources for Consumer Educators. Concluding this booklet is a conference evaluation consisting of the questionnaire which was distributed to the participants and a summary of the responses. A list of the conference participants is appended. (EM)

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# "Catch-Up"

**Proceedings of the  
Second Annual  
Consumer Education  
"Catch-up" Conference  
November 11-12, 1976  
Washington, D.C.**

**Department of Health,  
Education, and Welfare**

**May 1977**

U.S. DEPARTMENT OF HEALTH  
EDUCATION & WELFARE  
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OE 011 715

SECOND ANNUAL CONSUMER EDUCATION

"CATCH-UP"

OFFICE OF CONSUMER AFFAIRS

IN COOPERATION WITH

OFFICE OF EDUCATION'S CONSUMERS' EDUCATION PROGRAM

DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

WASHINGTON, D. C.

NOVEMBER 11-12, 1976

Edited by Juanita Yates



DEPARTMENT OF HEALTH, EDUCATION AND WELFARE  
OFFICE OF THE SECRETARY  
OFFICE OF CONSUMER AFFAIRS  
WASHINGTON, D.C. 20450

May 1977

Dear Conference Participant:

We are especially pleased to send you a summary of the second annual Consumer Education Catch-Up Conference which was held November 11-12, 1976, at the Department of Health, Education, and Welfare in Washington. Also included is a listing of conference participants.

We appreciate your investing the time and money to attend the conference and your contributions in making this working conference a learning experience for all of us.

It is our hope that you will find the summary helpful as it highlights speeches, panel discussions and workshops on successful programs, concepts, techniques and major consumer issues.

Sincerely,

Frank McLaughlin  
Acting Director of Consumer  
Affairs

C O N T E N T S

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## S U M M A R Y

In November 1976, over 400 educators, community leaders, program administrators, consumer advocates and journalists met to explore and assist each other with consumer education -- what works, for whom, with what materials, under what conditions, and at what cost. Just one year earlier in November 1975 the first Consumer Education Catch-Up Conference was held, and 200 concerned consumer leaders attended. This 100 percent increase in attendance and the fact that the participants paid their own way to Washington prove that consumer education is truly becoming widely recognized as a subject and as a process which are needed by consumers across the country, on an interdisciplinary basis, in the community as well as the classroom.

The conference was designed with one purpose in mind: to introduce people new to the field of consumer education to the principle issues facing consumers, and to share and examine program designs, teaching methods and materials that have proven to be effective.

By all accounts the conference met its goal. Consumer leaders serving the low income and the elderly assisted educators teaching at the secondary level. Curriculum specialists exchanged ideas with State consumer office administrators who produce materials for the community. Everyone was challenged by being exposed to new problems, creative solutions and different sources of funding for their programs. Over 40 states were represented by the 400 participants.

Summaries of the individual workshops and speeches are presented in this booklet. Several conclusions emerged from different discussions, suggesting that all of us in consumer education, despite our different background and functions, share much in common. The major conclusions expressed were:

1. Consumer education is a growing subject. It is rooted in the five basic consumer rights, and in fact is the fifth right. It can be presented successfully through a variety of processes. It is far too important to be designated the responsibility of any one discipline.
2. Consumer laws are needed to protect consumers in areas where the individual cannot defend himself. However, enforcement is also needed if these laws are to be effective. Educating the public as to their rights and responsibilities under the laws enables consumers to become enforcers of the law.

3. If consumer education is to be effective, it cannot always be objective. Frequently marketplace abuses require that consumer education take on an advocacy role.
4. Consumer education can and should be delivered through every possible channel in order to reach the public: through the media, in the classroom, at social service offices, on Indian reservations, through a Federal or state agency, in senior citizen programs, and at the retail business level.
5. Although consumer education materials are growing rapidly in quantity, the quality of these materials is not improving in a parallel manner. Free materials are not always good materials. Considerable work lies ahead to encourage the evaluation and dissemination of materials which meet real consumer needs.

Progress has been made, and progress is still to be made. There is enough work for everyone if we are going to make consumer education an effective force in service to consumers. One step would be to develop two or three success stories to share with newcomers to the field of consumer education at the next conference, hopefully in November 1977.

Sandra L. Willett  
formerly with the Office of Consumer Affairs  
presently Executive Director  
National Consumers League

PROGRAM

SECOND ANNUAL CONSUMER EDUCATION  
"CATCH-UP"  
OFFICE OF CONSUMER AFFAIRS  
In Cooperation With  
OFFICE OF EDUCATION'S CONSUMERS'  
EDUCATION PROGRAM  
Department of  
Health, Education, and Welfare  
November 11-12, 1976

WEDNESDAY, NOVEMBER 10

Exhibits open 2:00 p.m., Room 1137, HEW

THURSDAY, NOVEMBER 11

CONSUMER EDUCATION OVERVIEW

8:30 Registration in HEW Auditorium

9:00 Opening: Sandra L. Willett, Associate Director for  
Consumer Education, Office of Consumer Affairs

9:15 keynote Address: Virginia H. Knauer, Special Assistant  
to the President and Director, Office of  
Consumer Affairs

9:45 "Comprehensive Consumer Education - Concepts, Techniques  
and Challenges": Lillian H. Mohr, Professor, Consumer  
Economics, Florida State University

10:30 Coffee and Conversation

11:00 "Consumer Bulletins - Summary of Major Concerns"

Presiding: Martin R. Petersen, OCA Director of  
External Liaison

Warranties: Frank McLaughlin, OCA Director of Program  
Development and Implementation

Housing: Nell Weckley, Director, Office of Consumer  
Affairs, New Orleans, Louisiana

Student as

Consumer: Sandra L. Willett

Insurance: James M. Stone, Commissioner of Insurance,  
Commonwealth of Massachusetts

12:30 Lunch (on your own)

Exhibits (Room 1137, HEW)

1:30 CONCURRENT WORKSHOPS

2:45 "Starting Consumer Education in the Classroom"

Presiding: Charles Cavagnaro, OCA Director of Field Operations

Panelists: William Johnston, Director, Consumer Education,  
Trenton, New Jersey  
Robert Alexander, Supervisor, Consumer Education  
ESEA Title IV, Jacksonville, Florida



"Consumer Education on a Low Budget for the Low Income"

Presiding: Gaye W. Lee, OCA Associate Director for State and Local Programs

Panelists: Lilly Bruck, Director, Consumer Education, Department of Consumer Affairs, New York City  
Caroline Stellman, Executive Secretary, Consumer Council, Baltimore, Maryland

"Low Income Consumer Counseling"

Presiding: Frank Porter, Deputy Director of National Programs, National Consumer Information Center, Washington, D.C.

Panelists: Elizabeth Field, Consumer Coordinator, Housing Assistance Foundation, Lansing, Michigan  
Vincent Quayle, Director, St. Ambrose Housing Aid Center, Baltimore, Maryland

"How to Get Federal Materials to Consumer Educators?"

Presiding: Lee Gray, Coordinator, Consumer Education, Department of Transportation

Panelists: David F. Peterson, Executive Director, Consumer Information Center, General Services Administration  
Kenneth Rashid, Director, Community Information Programs Division, Consumer Product Safety Commission  
Ed Riner, OCA Deputy Director for Consumer Communication

4:00 "Consumer Education Teaching Techniques and Materials"

Presiding: Meredith Fernstrom, Director, Consumer Education Division, Department of Commerce

Panelists: Rosella Bannister, Director, Consumer Education Service Center, Eastern Michigan University, Ypsilanti, Michigan  
Elsie Fetterman, Department of Home Economics, University of Connecticut

"Delivering Consumer Education to Minorities"

Presiding: Juanita Yates, OCA Associate Director for Special Concerns

Panelists: Sonia Ortiz, Director of Consumer Programs, Council of Spanish Speaking Organizations, Philadelphia, Pennsylvania  
Emily Velasquez, Director, Consumer Education and Advocacy Program, All Indian Pueblo Council, Albuquerque, New Mexico

"Conducting Consumer Education from State/Local Offices"

Presiding: Joel Weisberg, Deputy Attorney General and Director, Bureau of Consumer Protection, Harrisburg, Pennsylvania

Panelists: Barbara Gregg, Executive Director,  
Montgomery County Office of Consumer Affairs,  
Rockville, Maryland  
Neil Weekley, Director, Office of Consumer  
Affairs, New Orleans, Louisiana  
"What Consumer Complaints Mean to Consumer Educators"  
Presiding: Allan Finkel, OCA Assistant to the Deputy Director  
Panelists: John Goodman, Vice President, Technical  
Assistance Research Programs, Washington, D.C.  
Wilton Grundy, Regional Consumer Service  
Specialist, HEW, Dallas, Texas  
Helen Gaiser, Manager Consumer Responsiveness  
Division, U.S. Postal Service  
Helen Hall, OCA Assistant Director of Economic  
Policy and Planning

4:00 Plenary Session in Auditorium - "Educating for Consumer  
5:00 Representation"

Presiding: Michael A. Sterlacci, OCA Deputy Director  
Panelists: James Brodsky, Deputy Assistant Secretary for  
Consumer Affairs, Department of Housing and  
Urban Development  
Nancy Steorts, Special Assistant to the Secretary  
for Consumer Affairs, Department of Agriculture  
John Webster, Special Assistant to the Secretary  
for Consumer Affairs, Department of Treasury

6:00 Consumers Collaboration (cash bar) at Skyline Inn  
8:00 10 Bye Street, S.W.

FRIDAY, NOVEMBER 12

CONSUMER EDUCATION ISSUES

8:30 Registration in HEW Auditorium

8:45 Opening: Juanita Yates

9:00 "Consumer Education and Protection"

Featured S. John Byington, Chairman, Consumer Product  
Speaker: Safety Commission

9:30 "Food and Nutrition Education for Consumer Educators"

Presiding: Howard Seltzer, OCA Deputy Director for Program  
Development and Implementation

Panelists: Michael Jacobson, Director of Food Day  
Opal Mann, Assistant Administrator for Home  
Economics, Extension Service, Department of  
Agriculture

10:30 Coffee and Conversation

- 10:45 "The Question of Utilities/Energy Conservation for Consumer Educators"  
 Presiding: Curt Jernigan, OCA Director of Economic Policy  
 Panelist: S. Lee Richardson, President, Consumer Federation of America
- 11:30 "Credit and Banking Issues for Consumer Educators"  
 Presiding: Robert Steeves, OCA General Counsel  
 Panelists: Carolyn Aldrich, Assistant for Education and Information, Federal Reserve System  
 Mary Martha McNamara, OCA Attorney  
 Curtis Prins, Staff Director, Subcommittee on Consumer Affairs
- 12:30 Lunch (on your own)  
 Exhibits (Room 1137, HEW)
- 1:30 "Evaluation of Consumer Services For Consumer Educators"  
 Presiding: Howard Seltzer  
 Panelist: Robert Krughoff, President, Washington Center for the Study of Services
- 2:15 "Potential Resources for Consumer Educators"  
 Panelists: John Adams, Senior Program Officer, Title I, HEA, Office of Education  
 Bertha King, Education Program Specialist for Consumer and Homemaking Education, Office of Education  
 Bonnie Naradzay, Special Assistant for Compensation, Federal Trade Commission  
 Caroline Ramsay, Consumer Action Coordinator, Community Services Administration  
 Dustin Wilson, Director of Consumers' Education, Office of Education
- 3:15 Summary: Sandra L. Willett  
 3:30 Adjournment: Martin R. Petersen

## CONSUMER EDUCATION OVERVIEW

November 11, 1976

9:00 Opening: Sandra L. Willett, Associate Director for  
Consumer Education, Office of Consumer Affairs

"Consumer education is alive and well and growing thanks to your efforts." Having said that, Sandra Willett set the theme for the two-day conference. Ms. Willett reviewed the objectives of the conference and called on all participants to explore consumer issues and help determine how consumer education could be advanced in the media, schools, communities and at the State and Federal levels. She admitted that "consumer laws are needed," but added that "enforcement is also important." "If enforcement is going to work, however, education needs to be in place." Ms. Willett concluded by telling conference participants that consumer education has come a long way, but still had a long way to go.

9:15 Keynote Address: Virginia H. Knauer, Special Assistant  
to the President and Director, Office of  
Consumer Affairs

Virginia Knauer challenged those attending the conference to:  
(1) find new outlets for reaching people of all ages who have left the school systems; (2) find new ways to transmit the information that will help them to cope with the marketplace; (3) improve their abilities as professionals to communicate.

In a speech which highlighted the Federal consumer education initiatives in general and OCA's in particular since the 1975 Consumer Education Catch-Up Conference, Mrs. Knauer stated that consumers could not afford to make costly mistakes. Yet, mistakes are being made because consumers do not have the education they need to cope effectively with the job market, supermarket or the money market. In explaining how bad the situation is, Mrs. Knauer cited several examples:

1. A national survey on consumer math achievement released in July 1975 by the National Assessment of Educational Progress found that many consumers lack the fundamental math skills required to deal with the economic problems. The survey of over 34,000 17-year olds and 4,200 adults found that, in general, consumers were unable to use basic math principles, such as figuring fractions or computing percents to make reasoned purchasing decisions.
2. A much broader study was conducted by the University of Texas which found that barely over one third of our adult population is proficient in the routine consumer transaction involved in managing a family budget.

Noting that she has always given consumer education very high priority within her office, Mrs. Knauer read President Ford's statement designating consumer education as the "fifth right of consumers." The message was read at last year's Consumer Education Catch-Up Conference. The right to consumer education is the fifth under the "Buyers Bill of Rights" which includes information, choice, safety and the right to have complaints satisfactorily resolved.

The most significant development, according to Mrs. Knauer, is the publishing in final of the Consumer Representation Plans which were designed to make the 17 Executive Departments and agencies more responsive to consumers. Under the Plans, consumer education and information materials will be developed on a variety of consumer issues and programs will be initiated to get this information to the public. Since active consumer participation requires comprehensive consumer education, Mrs. Knauer called for help from consumer educators, community leaders and state and local officials in educating consumers so that they can use the new avenues open to them by the Consumer Representation Plans.

Mrs. Knauer indicated that an interagency Consumer Education and Information Liaison (CEIL) was established to facilitate problem solving in Federal consumer education and information programs, coordinate these activities and promote more effective consumer education. CEIL meets monthly and has provided the atmosphere for a cross fertilization of ideas and useful linkages.

Besides last year's funding of the 66 new consumer education projects, OE's Consumers' Education Office has awarded contracts for the publication of a new Consumer Education Bibliography and a "how to" consumer handbook providing information about forming a

consumer organization and describing consumer training programs. Mrs. Knauer indicated that OCA and the Office of Consumers' Education will be jointly producing the publications.

One important need, according to Mrs. Knauer, of solving the problems of fragmentation and duplication is to create a central resource center for consumer education. She envisions the center serving as a clearinghouse or referral center to disseminate appropriate information and materials that would promote and conduct objective research. Working with members of the business community to spearhead a drive to establish a business-supported National Foundation for Consumer Education, Mrs. Knauer feels that such a foundation would bring together education, government, labor and industry leaders. Pledging to continue her efforts, Mrs. Knauer said that the concept of a foundation is one of the few ways she knew of to resolve the conflicts, duplications and contradictions presently characterizing the national consumer education field.

In closing, Mrs. Knauer expressed the hope that the conference would be the springboard for developing other innovative approaches that eventually would lead to fulfilling consumers' fifth right, the right to consumer education.

9:45 "Comprehensive Consumer Education - Concepts, Techniques and Challenges", Lillian H. Mohr, Professor, Consumer Economics, Florida State University

Continuing the theme first expounded by Sandra Willett in her opening remarks and repeated by Virginia Knauer, Lillian Mohr told those attending the conference that "Consumer Education is alive and getting healthier. It is finally gradually gaining acceptance."

Dr. Mohr, who was a consultant with OCA last year, indicated that the approach taken to consumer education should depend greatly on the characteristics of those we are attempting to educate. The approach used to motivate children in primary and secondary grades should differ appreciably from that used in adult education programs, with the working poor, with senior citizens or with young people. Dr. Mohr cautioned that new ways to transmit consumer information must be found for those outside the school system. Since few of the poor are likely to sign up for formal adult education classes, informal avenues -- such as health clinics, churches, social security and welfare offices -- should be explored to bring consumer education and information to the hard-to-reach consumer.

Dr. Mohr pointed out some basic concepts that relate to consumer education: scarcity, money as a rationing device, profit, opportunity costs, decisionmaking, inflation and bookkeeping costs. She jokingly reminded the audience that "everything costs."

While addressing the fact that consumers have rights, Dr. Mohr also pointed out that consumers have responsibilities in connection with these rights. Examples included: (1) Safety responsibilities including examining merchandise for safety features, following use and care instructions, and reporting unsafe products; (2) Under the right to choose was the responsibility to recognize income limitations and to treat merchandise with respect; (3) The right to be heard meant knowing where to go for help and understanding existing laws and standards.

Use of the press for disseminating education and information about consumer programs is often overlooked, remarked Dr. Mohr. She referred to a State-wide study of consumer awareness in Florida which indicated that people in a community where the newspaper gave daily in-depth coverage to consumer matters proved to be better informed about state agencies, laws, their rights and responsibilities than any where else in the state.

Another way of getting mileage out of consumer programs is to connect with other agencies with similar interest and do things jointly. Dr. Mohr suggested that organizations such as Common Cause, League of Women Voters, National Urban League, Federation of Women's Clubs, sororities, fraternities, NAACP, the Scouts and Y Teens were always looking for programs and could virtually guarantee the audience. Advisory councils should be made up of people from various service organizations, community-action programs, State and local agencies, businesses, churches, schools and colleges.

Dr. Mohr added that bringing speakers into programs from the community is a worthwhile technique. The Auto Dealer, Insurance Representatives, Banker, Small Loan Company operator, and the Stock Broker would give knowledgeable presentations. She did suggest that speaker-experts could be kept on track if (1) they are briefed thoroughly on the objectives of their presentations, and (2) asked for a simple outline for distribution.

Dr. Mohr cautioned consumer educators that so much consumer education materials was available that it is important not to inundate students. The field is flooded with textbooks, government and non-government materials. Dr. Mohr did request consumer educators who developed new materials to submit them to ERIC (Educational Resources Information Center) so that others could benefit.

Presiding: Martin R. Petersen, OCA Director of External Liaison

Warranties: Frank McLaughlin, OCA Director of Program Development and Implementation

Housing: Nell Weekley, Director, Office of Consumer Affairs, New Orleans, Louisiana

Student as  
Consumer: Sandra L. Willett

Insurance: James M. Stone, Commissioner of Insurance, Commonwealth of Massachusetts

Frank McLaughlin's discussion on warranties dealt mostly with the warranty bill written two years ago; a law which at that time was still not totally in effect. Covering the four basic provisions of the bill, he noted that under the mandatory regulation provisions, the written terms of disclosure won't be in effect until 1/77. On the regulations regarding dispute procedures and Congress' attempts to encourage industry to form their own voluntary complaint mechanisms, he indicated that while technically in effect, only the Home Building Industry has a complaint mechanism. Other provisions include point of sale concerning both manufacturers and consumer as well as used car warranties that had to be initiated in 1976. However, there still are no clear-cut boundaries for limited and full warranties and the length of time the warranty will last. McLaughlin also pointed out that "the duties of consumers" has not been issued. This failure, according to McLaughlin, has led to less meaningful, more conservative warranties.

Nell Weekley explained that the problems of housing are numerous and include property rights, tenant-land-lord relationships, home repair and purchases, and energy costs. Unfortunately there haven't been very many successful programs. She recommended seeking out other agencies and working with them, as well as meeting with newcomers to find out problems. Whatever the method, Ms. Weekley indicated that the goal should be to stretch the housing dollar and make it more worthwhile.

Sandra Willett stressed the importance of a Federal program that could help the prospective student-especially since higher education as a single purchase, is second only to purchase of a house.



"All is not well in education purchasing," Willett explained. There is too much misleading advertising and inadequate information on requirements, financial aid and tuition. Other problems include changing requirements for graduation, abandoning graduate programs, non-delivery of services and a lack of counseling for professional guidance. After pointing out all of these problems Willett optimistically foresaw government, educational institutions and accreditation boards all helping to solve the problems through self-regulation and increased consumer awareness.

James Stone covered Massachusetts programs to aid consumer choice in purchasing insurance. In discussing techniques used in making policies easier to understand, he stressed the need for clarity so that consumers would not have to solely rely on lawyers or the salesmen to know of the coverage extended.

#### 1:30 - 2:45 CONCURRENT WORKSHOPS

##### "Starting Consumer Education in the Classroom"

Presiding: Charles Cavagnaro, OCA Director of Field Operations

Panelists: William Johnston, Director, Consumer Education  
Trenton, New Jersey  
Robert Alexander, Supervisor, Consumer Education ESEA  
Title IV, Jacksonville, Florida

Robert Alexander described a pilot project, funded under ESEA Title IV-C, for consumer education curriculum development. The objective is to develop a series of sixteen instructional units and a procedure for setting up consumer education programs for school districts. The 3-year, \$110,000 project, centered in the Duval County School District (Jacksonville, Florida), features use of high school teacher volunteers, who upon receiving special in-service training, teach from a curriculum based on sixteen areas of projects selected and identified consumer competencies.

William Johnston stressed the importance of consumer education curriculum focusing on the "end product" which is the individual who must make marketplace decisions. Johnston recommended that curriculums be developed:

(1) to imbue an attitude of "healthy skepticism" of the marketplace which is evidenced by confidence in dealing with merchants (i.e., not scared to stand up for ones rights), inquisitive in getting needed information about products or services, and being aware of alternatives and consequences of decisions consumers makes, and (2) to enable the student to carry out marketplace transactions with confidence and competence. Johnston noted that it was impossible in his view to list all the needed consumer competencies in convectional breakdowns, rather he urged curriculum developers to focus on the elements to be included in a curriculum. These elements might then be formulated into a matrix permitting the selection of needed elements to fit time and circumstance. He added that selection and sequencing of the elements can then be geared to and capitalize on the immediate interest of students.

"Consumer Education on a Low Budget for the Low Income"

Presiding: Gaye W. Lee, OCA Associate Director for State and Local Programs

Panelists: Lilly Bruck, Director, Consumer Education Department of Consumer Affairs, New York City  
Caroline Stellman, Executive Secretary Consumer Council, Baltimore, Maryland

Caroline Stellman stressed the importance of utilizing existing resources within the community which are available to the consumer educator. Federal Executive Boards, for example, which are located in 26 cities across the country, generally have a consumer priority, and by tying in with their programs, virtually all of the resources of the Federal agencies in that area are available. Ms. Stellman also discussed the importance of locating the myriad groups with special consumer needs and identifying the expertise within the group which can be utilized and directed to meet these needs.

Lilly Bruck's discussion centered on a consumer education philosophy which rests on two pillars: specialization and multiplication. She defined specialization as a way of directing the message to the groups' special interests and multiplication as a way of reaching leadership so that input becomes multiplied by output.

"Low Income Consumer Counseling"

Presiding: Frank Porter, Deputy Director of  
National Programs, NCIC, Washington, D.C.

Panelists: Elizabeth Field, Consumer Coordinator, Housing  
Assistance Foundation, Lansing, Michigan  
Vincent Quayle, Director  
St. Ambrose Housing Aid Center  
Baltimore, Maryland

Frank Porter briefly discussed the objectives and activities of the National Consumer Information Center. He informed the audience that NCIC, with a grant from the Community Services Administration, had trained and counseled staffs of community action agencies in developing consumer education programs. NCIC also co-sponsors national, regional, state and local workshops and low-income consumer conferences.

Elizabeth Field's discussion centered around the relationship between counselor and client. She warned that if a client feels that a counselor does not care, he or she will feel threatened and uncomfortable. Ms. Field noted the importance of listening. She identified and discussed the positive and negative ways of listening.

Vincent Quayle discussed how the St. Ambrose Housing Aid Center assists first-time home buyers over the hurdles by providing counseling, helping to prevent foreclosures, and extending consumer-oriented real estate services to its clients. Having served well over 1,000 people since 1972, the Center is well aware that buying a house is no easy task for any family. For low-income and minority families who have never been homeowners, the barriers can seem insurmountable.

"How to Get Federal Materials to Consumer Educators?"

Presiding: Lee Gray, Coordinator, Consumer Education,  
Department of Transportation

Panelists: Mary Arsenoff, Consumer Information Center,  
General Services Administration  
Kenneth Rashid, Director, Community Information  
Programs Division, Consumer Product Safety Commission  
Ed Riner, OCA Deputy Director for Consumer Communication

Mary Arsenoff, substituting for David Peterson, informed the audience about the Consumer Information Catalog and its listing of about 250 Federally produced consumer publications. CIC will make available to teachers bulk quantities of the catalog upon request. Teachers also can get up to 20 free publications among those listed in the catalog. CIC does not provide bulk copies of an individual publication (other than the catalog itself), but CIC will inform teachers how to get bulk copies from the agency that produced the publication. All correspondence should be addressed to Consumer Information Center, Pueblo, Colorado, 81009.

Ken Rashid explained that the job of the Community Information Programs Division of CPSC was to "sell" safety to consumers. "Selling" material includes publications, radio announcements, television announcements, films, slides, fact sheets and posters. These materials are used to inform or educate consumers about safety at five decision points involving consumer products: How to select a safe product; how to use a product safely; how to maintain a product for safety; how to safely store a product; and how to safely dispose of a product. A catalog (publication no. CPSC-75-620-9) of CPSC information and education materials is available from Consumer Product Safety Commission, Washington, D. C., 20207.

Ed Riner told the audience about Consumer News, published by OCA. Consumer News, which is published the first and fifteenth of each month, reports on Federal programs for consumers and informs consumers about proposed new regulations of Federal agencies that will affect consumers. Consumer News is a valuable summary of Federal consumer information. Free copies are not available, but an annual subscription is available for \$4 by ordering from Consumer Information Center, Pueblo, Colorado, 81009.

Murray Howder, Chief of Acquisitions and Document Division, of Educational Resources Information Center (ERIC), was not on panel, briefly explained ERIC. He stated that ERIC is a decentralized system sponsored by the National Institute of Education for the purpose of providing bibliography control over the literature of education.

2:45 - 4:00 CONCURRENT WORKSHOPS

"Consumer Education Teaching Techniques and Materials"

Presiding: Meredith Fernstrom, Director, Consumer Education  
Division, Department of Commerce

Panelists: Rosella Bannister, Director, Consumer Education  
Service Center, Eastern Michigan University  
Ypsilanti, Michigan  
Elsie Fetterman, Department of Home Economics  
University of Connecticut

Approximately 70 people attending the session heard Rosella Bannister talk about their 5 point check system for evaluating consumer education materials. The guidelines are as follows:

- 1) Is the information accurate, timely, and up to date?
- 2) Is the information practical and related to real life problems?
- 3) Is the information balanced and objective?
- 4) Does it stimulate further study, inquiry and critical thinking?
- 5) Is it suitable for the intended audience?

Ms. Bannister invited persons to write her office to obtain information on how to design a consumer education filing system.

Elsie Fetterman, currently working with the Office of Consumers' Education, shared some of the resources Home Extension Service in Connecticut has developed for consumer education and information. One resource was a series of films produced by students which relate to consumer topics such as the Fair Credit Reporting Act. She reminded the audience to contact Home Extension Services in their area for material and information. Home Extension Services are excellent sources of "people" resources as well as paper resources. Maintaining contact with this service is not only profitable in terms of the material it produces, but may prevent duplication of effort by other organizations, agencies or departments.

In order to stimulate a question and answer period, Ms. Fernstrom used an interesting and effective technique of throwing a ball to a

participant. The person catching the ball could ask a question or talk about a project. In most cases, the participants acted as their own resource. The technique was most effective in "breaking the ice."

### "Delivering Consumer Education to Minorities"

Presiding: Juanita Yates, OCA, Associate Director for Special Concerns

Panelists: Sonia Ortiz, Director of Consumer Programs, Council of Spanish Speaking Organizations, Philadelphia, Pennsylvania  
Emily Velasquez, Director, Consumer Education and Advocacy Programs, All Indian Pueblo Council, New Mexico

Sonia Ortiz highlighted the "Placemat" project and "Before-You-Buy" service during her discussion on consumer education activities of the Council. Placemats in Spanish and English, giving consumers valuable advice and hints on protecting themselves against many common ripoffs, are being used in restaurants and luncheonettes by the people who live and work in the predominantly Spanish-speaking neighborhoods of the city. The placemats outline a few simple steps that allow consumers to protect themselves.

In the "Before-You-Buy" program, leaflets are regularly disseminated throughout the Spanish-speaking communities. The leaflets provide up to date information on products in the marketplace.

Emily Velasquez discussed how the Council operates and described the activities of the Consumer Education and Advocacy Program. The program which began in 1973 with technical and financial assistance secured by OCA, has become a model for other Indian tribes. The program trains Indian consumer advocates to teach consumer education and handle complaints on their reservations. Ms. Velasquez stated that the Council has also developed consumer films, materials, paralegal representation, housing counseling programs and alternatives to the traditional trading posts.

## "Conducting Consumer Education from State/Local Offices"

Presiding: Joel Weisberg, Deputy Attorney General and  
Director, Bureau of Consumer Protection  
Harrisburg, Pennsylvania

Panelists: Barbara Gregg, Executive Director  
Montgomery County Office of Consumer  
Affairs, Rockville, Maryland  
Nell Weekley, Director, Office of Consumer  
Affairs, New Orleans, Louisiana

Joel Weisberg, Barbara Gregg, and Nell Weekley made presentations that focused on State and local offices using the media in the consumer education effort. Ms. Weekley added suggestions as to utilizing media as a tool in the delivery of consumer education while Mr. Weisberg gave tips on the use of radio programming and Ms. Gregg on targeting public appearances. The workshop discussion centered around the question of once the problem is identified and an education/information response prepared, how do you get the information out. A consensus was reached that television should be the first choice because of its potential for reaching large audiences.

## "What Consumer Complaints Mean to Consumer Educators"

Presiding: Allan Finkel, OCA Assistant to the Deputy Director.

Panelists: John Goodman, Vice President, Technical Assistance  
Research Programs, Washington, D.C.  
Welton Grundy, Regional Consumer Service Specialist,  
HEW, Dallas, Texas  
Helen Gaiser, Manager Consumer Responsiveness Division,  
U.S. Postal Service  
Helen Hall, OCA Assistant Director of Economic Policy  
and Planning

John Goodman gave a rundown of the content of the study to improve handling of consumer complaints. The study is a four-phased project which began in July of 1975 and will end in November 1977. The first phase included a review of the 15 regulatory agencies; the second phase added 7 more Federal service oriented agencies such as SSA and

VA; and the third and fourth phases are in field offices, examination of state and local governments and private corporations. These surveys include (1) site visits; (2) random sampling of files, and (3) mail surveys. According to Goodman, "In Federal agencies 30 to 40 percent of the complaints are misdirected to agencies who do not have jurisdiction."

TARP hopes to help solve some of the problems in firms which handle complaints.

Helen Gaiser began by informing conference participants that from January 1, 1976, to November 5, 1976, 39,766 pieces of correspondence was received; 26,364 were postal problems, 13,000 mail order problems, and the remainder were inquiries.

Ms. Gaiser strongly encourages customers to go to their local post office to settle their problems. These complaints are taken to top management who, in turn, attempts to solve the problems. The Postal Service has a booklet entitled "Consumers Guide to the Postal Service" written in English and Spanish.

Welton Grundy indicated that he had worked on a pilot project in the San Antonio area to help people solve their problems. The pilot project recruited outreach workers from agencies in the areas who dealt on a one-to-one basis with the complainants. Dallas, Texas has established an Office of Consumer Affairs and kept records of complaints that came in. The office set priorities and proposed ordinances, which were usually passed since the office had good backup materials available. Mr. Grundy stated that not all businesses are at fault.

Helen Hall informed those attending that she is working on a uniform consumer complaint index. Less than 5 percent of the people in the U.S. who have complaints ever file them with any U.S. agency. However, she said that the complaints they do receive seem to be representative of the types of problems that occur often.

OCA's survey on the top ten complaints is available for those who are interested in receiving copies. Automobile repairs, appliances, mail orders, furniture and carpeting, credit, housing, real estate, TV and radios are tops on the list of consumer complaints.

OCA uses the complaints received as a program planning tool. She suggested that consumer educators could also use the complaints consumer offices receive as a curriculum guidance tool. OCA is working



to adopt a standard classification system which will be broken down into categories and will include the nature of the problem. Ms. Hall urged everyone to make use of the State, county and city consumer office directory and the new consumer organization directory.

4:00 "Educating for Consumer Representation"

Presiding: Michael A. Sterlacci, QCA Deputy Director

Panelists: James Brodsky, Deputy Assistant Secretary for Consumer Affairs, Department of Housing and Urban Development  
Nancy Steorts, Special Assistant to the Secretary for Consumer Affairs, Department of Agriculture  
John Webster, Special Assistant to the Secretary for Consumer Affairs, Department of Treasury

This panel gave an overview of Federal consumer representation programs through illustration by three Executive Branch Departments.

John Webster discussed how his role as a monitor and stimulator in the Treasury Department creates a cooperative network to meet their goals of increased consumer representation. After explaining the USDA program, Nancy Steorts built upon Mr. Webster's presentation by covering in depth the opportunities for and importance of consumer advisory committees in government. James Brodsky closed the session with examples of consumer representation in specific programs at HUD. In addition to discussing publications, and home buying, he covered responsibilities under the Real Estate Settlement Procedures Act.

## CONSUMER EDUCATION ISSUES

November 12, 1976

8:45 Opening: Juanita Yates, OCA Associate Director  
for Special Concerns

9:00 Featured

Speaker: S. John Byington, Chairman of the Consumer  
Product Safety Commission

John Byington opened the second day of the conference by informing consumer educators that more than two thirds of the nation's safety problems concern the people who use products, not the products themselves. "Therefore, the ultimate answer to consumer safety," he said, "is an educated and intelligent consumer." To achieve this goal, he urged consumer educators to help the consumer deal with the marketplace -- primarily by teaching consumers to assimilate all the available information before purchasing a product.

Byington reported that approximately 6,000 persons had written the Commission during the past year to state their interest in participating in the development of Consumer Product Safety Standards. During that time, the Commission has initiated standards development for gas space heaters electrical extension cords, football equipment and swimming pools. Byington urged those attending the conference to make themselves available to participate in the standard development process.

9:30 "Food and Nutrition Education for Consumer Educators"

Presiding: Howard Seltzer, OCA Deputy Director for  
Program Development and Implementation

Panelists: Michael Jacobson, Director of Food Day  
Opal Mann, Assistant Administrator for  
Home Economics, Extension Service,  
Department of Agriculture

Michael Jacobson pointed out that Agriculture's materials, like most nutrition, education materials developed by the Federal Government,

largely ignored the role of today's typical American diet in the etiology of the diseases that are the major causes of morbidity and mortality in middle-aged and older Americans. Citing increases in or comparatively high levels of Americans' consumption of fats, salt, sugar and highly refined carbohydrates, Dr. Jacobson related them to such leading American public health problems as obesity, cardiovascular disease, hypertension, and diabetes. He described consumer nutrition education materials available from Food Day and the Center for Science in the Public Interest that fully presented these aspects of nutrition along with the more traditional.

Opal Mann described and discussed materials available from the Department of Agriculture useful in consumer nutrition education.

10:45 "The Question of Utilities/Energy Conservation for  
Consumer Educators"

Presiding: Curt Jernigan, OCA Director of Economic Policy

Panelist: S. Lee Richardson, President, Consumer Federation  
of America

Lee Richardson's comments mostly dealt with how best to discuss with consumers energy, energy conservation and utilities. According to him, the problem stems from the fact that consumer educators and consumer activists must explain the concept of electricity to people who don't even know what a kilowatt or electron is. He offered three solutions: (1) to be skeptical about anything concerning energy; (2) to produce more understandable material, but not by the oil companies; and (3) to go to environmental consumer groups when there is a problem in interpretation.

11:30 "Credit and Banking Issues for Consumer Educators"

Presiding: Robert Steeves, OCA General Counsel

Panelists: Carolyn Aldrich, Assistant for Education and  
Information, Federal Reserve System  
Mary Martha McNamara, OCA Attorney  
Curtis Prins, Staff Director, House of Represent-  
atives, Subcommittee on Consumer Affairs

Carolyn Aldrich reviewed the laws related to consumer credit protection and emphasized the need for education on private lawsuits as a means of enforcement of rights granted by these statutes. She described materials currently available from the FRB to consumer educators and discussed further materials under development. Individuals with an interest in specific consumer protection laws and materials related thereto should contact Ms. Aldrich at the FRB, 20th and Constitution Avenue, N.W., Washington, D.C., 20551 (202/452-3667).

Mary Martha McNamara outlined the issues her office has been monitoring on electronic fund transfer systems, particularly the issues related to privacy, stop payment, security, float, and proof of payment. She also discussed some ancillary impacts of EFT, such as the elimination of first class mail and the potential effect on the postal service. Further information available from the Office of Consumer Affairs, Department of Health, Education, and Welfare, 330 Independence Avenue, S.W., Washington, D.C. 20201.

Curtis Prins discussed the operation and effect of the provisions of the Fair Credit Billing Act which allow discounts for consumers paying cash as compared to the price charged those consumers using credit cards. He emphasized that a "foot in the door" approach was to seek cash discounts for the "aged" and then utilize the prohibitions on age discrimination to enlarge the scope of the discount. Mr. Prins also summarized the proposed Truth-In-Savings and Financial Institutions Acts and expressed the view that the 95th Congress would again address the issues in these proposals. Further contact, House Subcommittee on Consumer Affairs, 300 New Jersey Avenue, S.E., Washington, D.C., 20515 (202/225-9181).

1:30 "Evaluation of Consumer Services for Consumer Educators"

Presiding: Howard Setzer

Panelist: Robert Krughoff, President  
Washington Center for the Study of Services

Robert Krughoff, whose organization publishes a consumer services evaluation magazine called Washington Consumers' Checkbook, said that there was a need for more service oriented consumer publications in other areas of the country. He also urged educators to get students

involved in similar consumer service evaluation projects. The quarterly magazine has been published twice; the first issue on health care services and the second on automobile services. These publications are unique because they evaluate services, naming service business-establishments and documenting how well they were rated.

One major problem with starting a similar organization, according to Krughoff, is the time needed to develop sources of outside funding. The Center did submit a report to OCA which outlines the key information needed for evaluating various categories of services and starting a publication such as Washington Consumers' Checkbook. This report is available to the public from OCA upon request. Krughoff described the nature of his publication and the several techniques used to effectively evaluate services including consumer questionnaires, rate of complaints at the Better Business Bureau and similar organizations, and direct contact with the business establishment. The studies done for Washington Consumers' Checkbook have led Krughoff to conclude that people tend not to get better services by spending more money. He also said that this finding is ample justification for the existence of consumer service evaluation publications.

Krughoff, who has been a teacher, stressed the need for educator and student involvement in consumer affairs. He suggested that the evaluation of colleges and universities would be one good project that high school students could undertake. While this would result in a useful service to society, Krughoff thought that such an endeavor would also teach students how to operate in the practical world.

2:15 "Potential Resources for Consumer Educators"

Presiding: Lillian H. Mohr, Professor  
Consumer Economics  
Florida State University  
Tallahassee, Florida 32306

Panelists: John Adams, Senior Program Officer,  
Title I, HEA,  
Office of Education  
ROB #3 - Room 3717  
Washington, D. C. 20202

Bertha King, Education Program  
Specialist for Consumer and Homemaking  
Education, Office of Education  
ROB #3 - Room 5118  
Washington, D. C. 20202

Bonnie Naradzay, Special Assistant for  
Compensation, Federal Trade Commission  
Pennsylvania Avenue at 6th Street, N.W.  
Room 423  
Washington, D. C. 20580

Caroline Ramsay, Consumer Action Coordinator  
Community Services Administration  
1200 19th Street, N.W.  
Washington, D. C. 20506

Dustin Wilson, Director for Consumers'  
Education, Office of Education  
ROB #3 - Room 5624  
Washington, D. C. 20202

The purpose of the forum was to acquaint conference participants with Federal programs offering funding and other resources in the area of consumer education.

John Adams described the State Formula Grant Program which is intended to provide colleges and universities funds (along with matching funds from state governments) to study programs which can provide progress in education for adults out of school. The program has provided \$12,000,000 in funds in 1976, he added.

Adams added that other Federal funding programs that could be tapped by those in consumer education include those that deal with aging, consumer affairs, economic development, drug and alcoholic abuse. Adams mentioned material resources that can be used as clear-  
inghouses of information such as the Educational Resource Information

Center (ERIC), the Smithsonian Science and Information Exchange, and the National Technical Information Service which is part of the Commerce Department.

Bertha King announced that her office disposes of \$41-45,000,000 in funds a year through state governments to support educational programs that prepare people for the profession of homemaking and to upgrade the quality of that teaching, she said, the money is distributed to colleges, secondary schools, and community programs. She recommended that those interested in getting funding for consumer education should get in touch with the State Education Agency regarding available resources.

Bonnie Naradzay said that the FTC's Bureau of Consumer Protection had an ongoing fund of \$500,000 to reimburse groups that participated in rule-making proceedings. Guidelines establishing eligibility are still in draft form. Conference attendees were urged to contact FTC and get involved in the rule-making process.

Caroline Ramsay told the audience that the CSA tried to put an "emphasis on alternative economic institutions" such as food cooperations and consumer credit unions. The CSA has not received any funding for the last two years, but it has been able to circulate literature it has on hand on how to set up credit unions and food co-ops. Ms. Ramsay indicated that CSA serves as a national clearinghouse through which established groups are able to share their experiences with organizations that are just starting out.

Myrtle Bonn, senior project officer in Consumers Education, substituting for Director Dustin Wilson, announced that her program had awarded grants to 66 organizations to set up consumer education programs that are innovative and will serve as models. State and local departments of education, institutions of higher learning, and non-profit organizations are eligible for the grants. Ms. Bonn said that although her office was comparatively young, it had been overwhelmed with applications. Those interested in information about next year's grants should contact her office. Applications for FY '77 grants must be submitted by March 10, 1977.

## CONSUMER EDUCATION CATCH-UP CONFERENCE EVALUATION

The evaluation reflects the views of approximately 20% of those who took part in some portion of the conference. Possibly a review of the registration lists will indicate how well the 69 respondents represented the mix of individuals in attendance.

The evaluation instrument follows. In contrast to the previous year, it took a rather serious approach to ranking the various sessions -- by topic rather than by individuals' names -- and attempt to follow up on some of the questions asked of participants to a White House conference on consumer education conducted a year ago by the U. S. Office of Consumer Affairs.

A general impression of consumer educators working in isolation, with minimum support from significant authority figures, emerges from the responses to open-ended questions, recorded in the final section. Also, despite the publicity given the National Assessment of Consumer Math and the U. S. Office of Education's Adult Functional Competency Test, consumers generally seem unaware of their own need for education for a role that impinges directly on the quality of life their earnings can provide. This leads to the specific recommendations to the U. S. Office of Consumer Affairs concluding this evaluation of the Second Annual Consumer Education Catch-Up Conference.

Lillian H. Mohr  
Professor, Consumer Economics  
Florida State University  
Tallahassee, Florida 32306



CONSUMER EDUCATION CATCH-UP EVALUATION

November 11-12, 1976

1. Do you work in education \_\_\_ community programs \_\_\_ state or local government \_\_\_ Federal Government \_\_\_ journalism \_\_\_ other \_\_\_ (specify)? \_\_\_\_\_
2. What made you decide to attend the CATCH-UP Conference? \_\_\_\_\_
3. Has it met your expectations? \_\_\_\_\_
4. Please rate each session according to the value scale.  
 1--of great value \_\_\_                      4-- of limited value \_\_\_  
 2--valuable \_\_\_                              5-- no value \_\_\_  
 3--somewhat valuable \_\_\_                  6-- did not attend \_\_\_

SESSION

	1	2	3	4	5	6
11-11 9:00 - Keynote and Overview						
11:00 - Consumer Bulletin:						
Warranties						
Housing						
Students						
Insurance						
1:30 - Workshop (specify):						
4:00 - Consumer Representation						
11-12 9:00 - Protection						
9:30 - Nutrition						
10:45 - Energy						
11:30 - Banking						
1:30 - Consumer Services						
2:15 - Resources						

5. Do you think the Consumer Education CATCH-UP Conference should be an annual event? \_\_\_\_\_

6. Is it best held in the fall \_\_\_ winter \_\_\_ spring \_\_\_ summer \_\_\_?

7. Should it cover 1 \_\_\_ 2 \_\_\_ or 3 \_\_\_ days?

8. What do you think is the biggest problem we face in educating consumers? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

9. How could federal agencies help in solving this problem? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

10. What would help you the most in developing your consumer education program over the next six months? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

ADDITIONAL COMMENTS:

## Evaluation

Of the 69 respondents who filled out all or part of the questionnaire, 30% work in education, 23% were with state and local government, 16% each came from community programs and Federal Government, and 6% each from journalism and "Other", (which included one from organized labor, a private association, and industry).

Of the 57 responding to the question on what made them decide to attend the conference, 53% indicated interest in the subject matter and the desire for information, and approximately 12% of these stated that they were new to the field and lacked formal training in consumer education. Ten people explained that the conference related to their employment. Four noted that they had attended the conference the previous year, and another half-dozen said they had come because of recommendations from individuals, usually someone familiar with the first conference. Three read about the conference in Consumer News. Another few expressed a need for new ideas, to compare notes and to see what others are doing.

To the question on whether the conference met their expectations answered by 52 people, 73% responded with an enthusiastic "yes", followed frequently by a complimentary remark. 17% qualified their answers by noting "mostly", "somewhat", or in one case, "slightly". Another 10% -- (5 people) -- answered "no", that the conference did not meet their expectations.

However, of the 54 persons who answered the question as to whether or not they would attend such a conference if it were repeated, 53 answered "yes", and only one said "not certain".

Over half of the respondents felt the conference should be held in the fall of the year. One-quarter would prefer the spring, and half that number favored winter. Only 4 of the 59 who responded prefer a summer conference.

Three-quarters of the respondents favor the two-day conference; almost one-quarter wanted three days, and only one person opted for a one-day meeting.

Despite the popularity of the two-day conference, attendance records indicate that endurance wanes toward the end of the day.

Almost half of the respondents noted that they had not attended the last session of the first day. The number of sessions marked "not attended" during the second day of the conference increased appreciably, particularly toward late afternoon.

Of those responding, the largest number reported being present for the Consumer Bulletin on the Education Consumer. Warranties, Housing and Nutrition followed. The lowest attendance was for the talk on Consumer Representation, the last session of the first day. This also received the fewest 1 (of great value) and 2 (valuable) rankings. The next lowest in number attending occurred the last session of the second day, which dealt with Resources.

The greatest percentage of 1 and 2 scores went to the sessions on Warranties, Insurance, Banking and Energy. The Nutrition session received the greatest number of 4 (of limited value) and 5 (no value) rankings. This did not reflect lack of interest in the subject, however, as more people reported attending this session than any other the second day.

The second workshop session received higher rankings than the first. Only a few people named the particular workshop attended, so the data is inadequate for meaningful analysis. The two workshops that appear to stand out dealt with Consumer Education Teaching Techniques and Materials and Conducting Consumer Education from State/Local Offices. More people gave 4 or 5 ranking to the Low-Income Consumer Education workshop than to any other, but this workshop also came out third in the number of 1 and 2 rankings.

The number who received "no value" from the various sessions is relatively and absolutely so small, that the overall program can be regarded as singularly successful.

### Open-Ended Questions

#### Major Difficulties

The biggest problem we face in educating consumers, according to respondents answering Question 8, is that of making consumers aware of the need for consumer education. The indifference, ignorance or apathy of consumers apparently serve as stumbling blocks to effective dissemination or communication, a second major problem area.

In addition, there is a need to educate both teachers and education decision-makers on the value of consumer education, to train teachers in the field, and to keep them up-to-date.

A number of respondents mentioned the need to develop educational materials that can effectively compete with those put out by industry. Funding for consumer education was cited by four respondents. A few also mentioned the need for coordination and evaluation of materials. Reaching low-income consumers and making consumer education interesting were also noted as problems.

Helps Needed: The answers to "What would help you the most in developing your consumer education program over the next six months?" elicited a diversity of response that made basic content analysis techniques virtually inoperative. A modicum of consensus, somewhat over 20%, was evident in terms of the need for more money, usually for additional personnel, and for more time, to execute programs. This finding is not surprising. In a developing field, the few specialists available for consultation and training tend to be over-used, simply because they represent the short supply relative to a growing demand. (An illustration of the shortage appears in "Additional Comment": "I'm exactly 1/2 of the only consumer agency in the state.")

The second most frequently mentioned need was for more useable, creative consumer education materials for classroom distribution (which means availability in quantity at no charge). Fast delivery was also mentioned.

In terms of number of mentions, the need for a consumer information clearing house came in third.

Most of the other assistance desired reflected the view of only one or two people. Among these were the need for information on what is working in the school systems, and effective outreach (both with low-income people and the handicapped). Also proceedings of the Consumer Education Catch-Up Conference were requested, documentation of what consumer "illiteracy" costs, objective nutrition information, guidelines for preparing publications, TV public service announcements, Federal interagency cooperation including cooperation of regulatory agency heads and of state education officials. One person wanted assistance in preparing survey questions. Another would find a model for citizen participation helpful.

Two interesting recommendations were made to improve the Catch-Up conferences. The first, evidently from a representative of the Food and Drug Administration, thought that F.D.A. should have a greater part in the program, and another suggested that the business sector participate.

Additional Comments elicited some generous compliments on the program put on by the U.S. Office of Consumer Affairs, and commendations of staff people for their gracious, generous assistance.

One person commented favorably on the mix of participants, feeling that this provided good cross-fertilization of ideas. A couple of others wanted to take this a step further, advocating that industry take part in the conference, as well as consumers per se. (Including industry in the program or as invitees can have mixed results, as the American Council on Consumer Interests learned, and is a policy decision which OCA would have to make. Consumer spokesmen can be invited, but they rarely have funds for travel.)

The program was obviously full and tight, which was commented on both favorably and unfavorably. Favorably because no time was wasted; unfavorably in that speakers occasionally had to abbreviate their remarks, and discussion time was minimal.

Discussion is viewed as somewhat more stimulating than a string of speeches. Panelists were criticized for having prepared statements, rather than debating issues in a free spontaneous exchange.

Despite the wide range of topics covered, errors of omission did occur. The Food and Drug Administration was not included in the program to the extent deemed desirably by one, and rural consumer advocacy and health consumerism were cited by others.

At the conference some people complained of difficulties choosing between the various workshops, yet a number of respondents recommended that more, specialized, workshops be offered.

One person suggested as a topic or theme for next year's conference, the question, "Which helps consumers most -- protective legislation or consumer education?" This would certainly serve to demarcate the various factions working in consumer affairs.

Comments worth noting in preparing for the third annual consumer education catch-up conference:

1. Speeches should not be distributed beforehand.  
(The turning of pages as the audience read along with the speaker was a distraction mentioned by a number of participants.)
2. Name tags should identify the individual's affiliation.
3. Use of the stage or a raised podium so that panelists can be seen from the rear of the auditorium.

4. Panelists listed as such should not make prepared speeches.
5. Provide an alternative refreshment for non-coffee drinkers.

#### Conclusions:

The response to the second annual Consumer Education Catch-Up Conference is evidence of the need for such a conference on a continuing basis. The conference provides a forum for dissemination of information on programs, issues and legislation. It also facilitates interaction between people from different parts of our nation. Sponsored by a significant agency of the Federal Government, the conference demonstrates the government's support for the objectives of consumer education, and helps to enhance the status of the field.

#### Recommendations:

##### I. A new focus - emphasis on information up-date

Newcomers to the field were very much in evidence at the conference. However, they constituted a minority. Others who have worked in the field were not the consumer education professionals who regularly attend the meetings of professional consumer organizations. They are knowledgeable on the scope of the subject, but require new ideas as to resources and techniques, and up-to-date information on legislation and issues. Fortunately, a substantial portion of the program met the needs of this majority.

Although the thrust of future conferences should be directed to the majority, this does not mean that the original intent of the Catch-Up conference be overlooked. Newcomers can be singled out for orientation to the conference by (1) providing a half-day introduction to consumer education the day before the conference begins, limited strictly to those individuals with no background in the field, or (2) mailing out a recommended reading list and selected literature, or (3) distributing a specially-prepared "primer" on consumer education that spells out the basics of the subject in readily understandable terms.

Although one conference participant complained that Catch-Up sounds too much like ketchup, that may be the very reason for retaining this name for future conferences. Ketchup goes on top of hamburgers like icing tops a cake. The assumption for future conferences would be that the conference is building on existing knowledge. And like the Encyclopedia Britannica's Book of the Year, it enables participants to catch up on developments that have taken place over the year. In addition, the Catch-Up name apparently is catchy in itself. This

consultant has named many conferences, and in no other instance has the conference name been as well remembered over the course of time as has Catch-Up.

## II. Retain basic format

Not only did none of the participants complain about the absence of an over-priced luncheon or banquet, a couple of individuals commented favorably on this somewhat unusual aspect of the conference. Because the participants are not locked into a designated hotel, they can shop around for their own accommodations and meals, and determine their own expenditures.

The fact that the Office of Consumer Affairs conducted a major conference on a low budget meshes with the low budget operations conducted by the majority of participants, whether from the school systems, universities, community programs or state and local government. It is appropriate that OCA not perpetuate the "fat cats in Washington" myth, and that it continue to demonstrate what can be accomplished using existing resources.

The timing -- early fall -- meets with the approval of the majority. The two-day time period is also desirable. However, the meetings should adjourn earlier in the afternoon, leaving participants time to exercise certain options, e.g. viewing displays and questioning representatives from various organizations, gab sessions in designated meeting rooms for particular interest groups, viewing consumer education films or TV tapes, or making on-site visits to particular Federal agencies.

## III. Introduce Innovations

1. Hold one morning or afternoon session in another facility. For example, a session on the revision of the Consumer Price Index could be held in the U.S. Department of Labor. Or a session on current legislation in the Senate Caucus room.
2. Simulate a consumer representation or citizen participation meeting on a real issue before one of the regulatory agencies.
3. Prepare test questions and have the speaker explain reasons for specific answers to each question as participants score themselves.



4. Conduct a "happening," with lighting effects and unusual sounds punctuating key concepts.
5. Present caricature vignettes, role playing the boring consumer ed teacher, the radical "Save America" consumer advocate, the super-wise penny pinching consumer, etc., to illustrate behaviors related to consumer education.
6. Assemble a volunteer group of experts during workshop sessions to work on the problems of consumer apathy and lack of administrative support for consumer education with a view to issuing a policy statement that could be publicized.

#### IV. Greater Emphasis on displays

Comments on the questionnaire and orally at the conference suggest that participants want to see materials that are available from government agencies. Many might also want to know what is available from other sources. Commercial producers of consumer education materials could be invited to set up displays (at their own expense) in the hotel in which the evening social is held.

#### V. Publication of Proceedings

If the conference is effective as an annual up-date, the materials should be reproduced and made available at cost not only to participants, but more importantly to those numerous people in the field unable to attend the conference. The Proceedings could be the equivalent of the Department of Agriculture's annual publication, Consumers All. They would serve as a useful reference-resource book for teachers all over the country. In addition, over the years they would provide a useful chronology of developments in the consumer affairs field.

The educational function of the Catch-Up Conference is not directly to deal with problems such as limited awareness by consumers and educational policy-makers of the scope, need and benefits of consumer education. This problem requires sustained effort year-round by Federal, state and private agencies.

Finally, nothing is being said about publicizing the conference extensively to increase participation even further, or about regional conferences, often suggested, because of the budgetary constraints and staff limitations currently faced by OCA. Should circumstances change and priority emphasis be given to Consumer Education, the recommendations could be appropriately expansive.

ORGANIZATIONS PROVIDING CONSUMER EDUCATION EXHIBITS

1. OFFICE OF CONSUMER AFFAIRS
2. CONSUMER SURVIVAL KIT
3. CONSUMER PRODUCT SAFETY COMMISSION
4. CHANGING TIME EDUCATIONAL SERVICE
5. ALABAMA OFFICE OF CONSUMER PROTECTION
6. AMERICAN GAS ASSOCIATION
7. EASTERN MICHIGAN UNIVERSITY (CURRICULUM GUIDE)
8. NEW YORK CITY CONSUMER EDUCATION
9. UNIVERSITY OF CONNECTICUT
10. CONSUMERS UNION
11. OFFICE OF PROFESSIONAL AND CONSUMER PROGRAMS, FOOD AND DRUG ADMINISTRATION
12. BUREAU OF RADIOLOGICAL HEALTH FOOD AND DRUG ADMINISTRATION
13. TITLE I, WEST VIRGINIA
14. DEPARTMENT OF AGRICULTURE CONSUMER SERVICES, AMS & ES
15. SOCIAL SECURITY ADMINISTRATION
16. POSTAL SERVICE
17. FAIRFAX COUNTY DEPARTMENT OF CONSUMER AFFAIRS
18. HEW (OE-ADULT EDUCATION)
19. HEW (CONTINUING EDUCATION PROGRAM)
20. COMMUNITY SERVICES ADMINISTRATION
21. JOINT COUNCIL ON ECONOMIC EDUCATION
22. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT CONSUMER SERVICES
23. CONSUMER INFORMATION CENTER
24. MCGRAW-HILL
25. CENTER FOR SCIENCE IN THE PUBLIC INTEREST

SECOND ANNUAL CONSUMER EDUCATION "CATCH-UP PARTICIPANTS  
NOVEMBER 11-12, 1976

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