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ABSTRACT

Most adults are both learners and consumers of goods and services across their life span. The purpose of this paper is to contribute to the body of literature that analyzes consumer behavior in the light of lifelong learning. Learning activities, whether formal or experiential, have both costs and benefits. Interviews with hundreds of persons, varying in ages, educational status, and socioeconomic status, revealed many types of consumer behavior and many different types of learning. Some people pursued formal education and degrees for practical reasons, whereas others engaged in all types of projects that provided them with practical benefits as well as the satisfaction of learning and of having completed a project. More educated persons are more likely to engage in educational experiences than less-educated persons, although less-educated persons also benefit from maturity and experience. As persons move through the lifespan, they are often less consumer oriented and more inner driven. These changes can result in less consumption (even among those whose incomes do not diminish) and more pursuit of personal learning projects in contrast to acquiring goods. More research is needed to determine the effect of these trends on the economy, especially as the population ages. (Contains 69 references.) (KC)

THE COSTS AND BENEFITS

OF LIFELONG LEARNING

CONSUMER BEHAVIOR

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THE ECONOMIC COSTS AND BENEFITS OF ADULT LIFELONG LEARNING

Most adults are both learners and consumers of goods and services across their life span. Whether by accident, choice, or curiosity, when they are exposed to anything unfamiliar, the potential exists for experiencing economic and psychological costs and benefits that affect their life space. Studies in lifelong learning, and consumer behavior are common. A review of the literature of consumer behavior in the context of lifelong learning, however, has produced limited results. The purpose of this paper is to contribute to the body of literature that analyzes consumer behavior in the light of lifelong learning.

To accomplish this, I will integrate data from my field studies with published findings about consumer behavior. This will be followed by a frequency analysis of my data that may raise questions and generate further research.

Interwoven in consumer behavior and lifelong learning are clues that provide insight into how life's important issues are assessed and addressed. The goal of people in pre industrial society was related to their primal struggle for life, religion, tradition and community. Consumption in the late stages of Twentieth Century Western culture is dominated by the need to acquire (Gronmo in Otnes, 1988). As Osterberg in Otnes (1988) noted "it (consumer behavior)

uncovers to us the qualities of the world; its texture, its multitude of tastes and colors...(and) to buy and consume does give a 'knowledge of acquaintance' which is valuable, since it is not merely intellectual, but also sensuous and practical...."

These stimulated cravings, desires, vexing needs or demands result in the expansion or contraction the boundaries of the adults' life space (Lewin in Cartwright, 1951). These conditions can mount in intensity, and may involve the need to acquire information, or exchange currency for goods and services. The physical and psychological energies needed to adjust or modify their life space are frequently limited, or enhanced, by available discretionary income.

The life space of adults may be expanded or contracted as they attempt to bridge gaps between perceived and desired reality (O'Shaughnessy, 1987; Dervin, 1983). Moschis (1994) identified mental, physical, and emotional lapses and recoveries in this process as "plasticity of the cognitive system." When combined with learning behavior these mental, physical, and emotional lapses and recoveries can also provide insight into the adults as learners and consumers.

Analyzing consumer data can detect shifts in buying expectations and intentions. It is not uncommon for large groups of consumers to exhibit buying behaviors that frequently shift at about the same time, and in the same direction. These attitudinal shifts may also be useful in

providing a base for predicting potential shifts in learning patterns.

Consumer Behavior

Consumer behavior is a robust human enterprise that integrates anthropology, economics, mass communications, psychology, and sociology in its research. It is a discipline that analyzes decision making processes in which individuals evaluate, obtain, use, and dispose of goods and services, in the belief that the consequences will make life happier (Engel and others, 1986; Ferguson in Haftron and Dunsing, 1972; Harrell, 1986; Loudon and Della Bitta 1988; and O'Shaughnessy, 1987). Schumacher in Gardner and Marsh (1989) considered it a matter of obtaining "'the maximum amount of well-being with the minimum of consumption'" (see Ferguson in Haftron and Dunsing, 1972).

Attempting to understand consumer behavior with relatively inflexible methods in a mobile environment in which turbulence is the norm is rendered impossible by complexity and uncertainty (Earl, 1986). It is in this subtle, if not overtly complex, context that the consumer experiences an undercurrent of discontent. O'Shaughnessy (1987) contends that even if the consumer attempts to execute rational and voluntary decisions to make sense, and "maximize satisfaction" in his or her life space, those decisions can only be made in the complex context of "that person's mental representation of the social world."

Consumption and consumerism involve cognitive decision making that can vary in length of time from on the spur of the moment to lengthy deliberations (Loudon and Della Bitta, 1988; DeBruicker and Ward, 1980; and Harrell, 1986). Decision making can be influenced by internal and external variables such as attitudes, interpersonal influence, motivation, perception, persuasion, emotional disposition, class, sex, age, income, health, peers, culture and subculture, and supply and demand market forces.

Demographic variables such as education, income and assets, family size, family life cycle, and marital status act as constraints on consumer choice and consumption patterns have ramifications not only for individuals, but communities as well (Hafstrom and Dunsing, 1972; Ferber, 1962).

Concepts in Consumer Behavior

Various concepts in consumer behavior have been identified in the literature. They include life cycle theory, household production, the family as a firm, compensatory consumption, consumer education, recreation and consumer consumption, the underground economy, and education and income forgone. Vignettes from my studies will occasionally be used in support of these concepts. For instance, even the pursuit of learning to macramé can involve combinations of the aging process, community

learning networks, discriminating income, manufacturer's materials, mental health, perceived need, and socialization.

Life Cycle Theory

Consumer patterns change across the life span. Lesser and Kunkel (1991) constructed an adult consumption-shopper model consisting of four categories: early adult shoppers (sensation and arousal seeking, creative expansion); young adult shoppers (new worlds to explore with a wish to conquer the unknown); middle-aged adult shoppers (high career and family time involvement); and older shoppers (recognition of the finiteness of their lives). Harrell identified ten stages (including allowance for single and divorced parents at various age levels). Sherman and Schiffman in Tongren (1988) listed six male-female population segments among older consumers: "Mature (55-64), Young-Old (65-74), and Old-Old (74 and older." Other "older" categories included Active Employed Affluents, Active Retirees, and Full-time Homemakers (Bartos in Tongren, 1988).

A major factor influencing the Life Cycle Theory is the introduction of children. Douthitt and Fedyk (1990) examined how the presence, and ages of children influenced not only consumption of market goods and services and participation in leisure activities, but decisions related to household production for both adult males and females.

While leisure activities were reduced, a larger share of full income was allocated to market goods.

A second key factor is family resources and assets. Gove, and others (1973) reported that the family life cycle provided individual members with a pool of resources, including skills, time, energy, and disposable income accessible to family members as available sets of social supports and purchasing power. In my research, family members were the fifth most frequently identified resource used in adult learning projects (Shirk, 1995). The propinquity factor could possibly have accounted for this (Thibaut and Kelley, 1986).

Using the University of Michigan's Survey Research Center data, Ferber (1962) identified age and income stages in the family life cycle that contributed to consumption. Income increased from youth to about middle age, then declined; liquid assets rose from youth through middle age then declined; and differing purchasing patterns for different age patterns occurred. There was a strong tendency for younger families to dissave in order to purchase durable goods, while older families with necessary assets made fewer durable goods purchases.

The family life cycle can be affected by fiscal disruption. Using the University of Michigan data, Lown (1986) reported that most families can expect to experience periods of financial difficulty; that prosperity throughout the family life cycle is uncommon for most families; that

few workers can expect uninterrupted full-time employment; that most workers experience large salary changes over the years; and that the status of men tends to be job-related. Lown further noted that the economic status of women and children are heavily dependent on family composition.

Reporting on the economic effects of family integration and disintegration, Lown (1986) noted that despite socioeconomic status, education, and employment, "marriage, divorce, death, and remarriage are the primary determinants of whether women and children are financially secure while employment status is the primary determinant for men. After divorce, the income of women and children drops dramatically while men experience little change or even an improvement in living standards. Essentially, divorce results in poverty for women and children while it can be a way out of poverty for men."

I found respondents reporting that divorce created major financial and emotional strains resulting in disorientation, disruption, and distress. Divorce also constrained their aspirations and sense of purpose. There were instances in which survival meant moving back home with parents; seeking counseling; and/or entering a work force that was demeaning or for which they were ill-prepared. Most of their actions required long range goals while faced with immediate, and straining, financial demands.

Needing to make sense out of ambiguity, anger, and anxiety, divorce or separation also triggered learning

opportunities. A number of female single parents appeared pragmatic in the face of divorce: behavioral choices tended to be directed toward survival. Some actors pursued college courses, developed grants that would eventually provide an income, or pursued on-the-job-training.

The life cycle and consumption habits of every generation is influenced by "powers of cohorts" (Meredith and Scheme, 1994), and the "self-consistency concept" (Moschis, 1994. Developed early in life, the power of persistence follows adults throughout their lives. Four cohort categories include cohorts by date of a birth, money motto, sex mind set, and favorite music. In my studies, the cohort syndrome was particularly evidenced among World War II era veterans who expended funds to participate in veterans groups, and study battles that shaped them during their youth. The president of a small company summed it up with "My island hopping days in the South Pacific were the most important events in my life" (Shirk, 1984).

The "perceived age" syndrome in the life cycle is the perception among some elderly consumers that they are "younger than their chronological ages, and they shop accordingly" (Tongren, 1987). This might explain the motive behind tendencies of some older adults to report their subjective age 10 to 15 years below their actual age, and their "propensity to use products and services designed to maintain a youthful image" (Moschis, 1994).

Informed that her husband of 26 years wanted a temporary separation, a 43-year-old woman experienced inner turmoil that an earned doctorate and successful educational career did not equip her to manage. Her first response to the news was neither reflection nor consumption of goods and services, rather, she said: "Well, what I did instead of taking time for reflection or enhancement, I took this part-time job to keep me occupied. I was spending from 20 hours a week in addition to my educational duties so I didn't have time for anything." Not being sure of what to expect, she was pleased to report receiving two raises as a cashier. This reassurance was sufficient enough to begin to allow her to reorder her perspective on life. One option she considered was to pursue a law degree. As a consumer, the first step toward this goal was to purchase a book to prepare for the Law School Admissions Test. In her words, this would be "a search for knowledge and self-improvement" (Shirk, 1984).

An undereducated male was forced to face an unwanted separation. In his 20's, the owner of a small carpet installation company, he was faced with a situation in which his wife initiated separation proceedings. The unwanted news created intense disorientation and despair. Even though he was a creative carpet sculptor and installer, he could not reconcile himself with this desperate state of being. His sense of self-worth was eroded. He questioned his effectiveness as an employer, and an atmosphere of gloom

persisted throughout the interview. As a consumer, his primary economic response to the separation was to purchase a large screen television set. He hoped the purchase could help in the reconciliation process. An unintended consequence of the purchase was his introduction to educational public and cable television. The separation did trigger in his mind a course of action that could possibly be used to alleviate problems in the marriage: quit drinking (Shirk, 1984).

The product of a troubled childhood, a 29-year-old single parent was trying find meaning in her life. "I grew up as a professional gospel singer, singing with my parents. It was terrible to try to understand what Christianity meant when it wasn't real." Complicating the confusion was a marital separation, her seeming failure to please God, and a severely limited income. Coming to terms with her past, she was now creating an economic base to support her family. As a child day-care provider, she recognized the advantages that state certification as a foster care giver could have. After exploring state laws, and studying nearly 100 hours, she successfully achieved certification in child and adult care. "Rededicating her life to the Lord" was an ongoing discipline, one that included more than 200 hours of Bible study and devotional life (Shirk, 1985). The actual cost of pursuing the licenses was accepted as a given. Feeling more comfortable about herself, she fulfilled a latent desire to purchase and raise a horse. Home schooling her daughter was

a form of home production, as was raising rabbits and chickens for family consumption.

Household Production Activity.

Household production consists of unpaid services which are conducted by and for family members that replace market goods or paid services that could be delegated to someone outside the "household group" (Reid in Beutler and Owen, 1980; and Cheswick, 1982). Household production can be influenced by financial constraints, family size, education, age, physical well-being, etc.

> Instead of money or goods for exchange, the physical production from home production has use value or extrinsic value. For example, freshly baked bread on the kitchen counter represents a good made up of extrinsic characteristics with use value. It has indirect or extrinsic value since it may serve as an important input into a future activity, dinner, which may give rise to nutrition, pleasant communication, and other intrinsic characteristic output. In fact, the extrinsic characteristics from home production may embody or communicate important intrinsic characteristics.

Home production activities in my studies were categorized as "domestic" pursuits. These pursuits accounted for 18.25 percent of 1249 learning projects (see Table B). Activities classed in this category included automobile repair, child development, exotic and foreign cuisines, furniture making, gardening, home repair, home schooling, interior decorating, landscaping, and sewing. In one study

adults estimated they had expended funds in 71 percent of their domestic activities. Twenty-seven percent of the projects resulted in some economic benefit (see Table A).

Projects were financed with discretionary income from wages, profits from avocational activities, unexpected income, bartering for goods and services, or dissaving. Bergier's (1981) list of additional assets that could provide accessible incomes include land, facilities, equipment, furnishings, and other material goods owned by or available to the actor.

Recently married, a 23-year-old woman produced her first garden. Preparation, planting seeds, weeding, harvesting, and canning the first crop took about 100 hours. Extra jars of vegetables were shared with friends. Canned produce could have been purchased, but would have eliminated the satisfaction she experienced doing it herself. Eighty hours of her time were also spent in a pottery class. An array of greenware and fired products were scattered around the living room area--she expected they would be used for Christmas presents (Shirk, 1990).

In the do-it-yourself home remodeling category, one couple spent more than $8,000 remodeling and enlarging their home. Another young man blurted out a satisfactory "damn" as he admired his first attempt to build kitchen cabinets--he appraised their value at $6,000.

A surgeon spent hundreds of dollars on materials, supplies, and reading material, and at least 50 hours in his

workshop, building cabinets. The experience provided solitude and distance from his practice, and produced a sense of accomplishment that differed from successfully completing a surgical procedure.

Several participants enthusiastically displayed their projects to me--no matter how seemingly trivial. These were their personal projects. They used their own hands, minds, resources, and determination. Paid craftsmen could have produced better products, but that did not matter-- they did something for which they felt a sense of subdued, or enthusiastic pride. How do you assess the value of pride that reinforces one's self-esteem?

It was hands on experience, trial and error, flying by the seat of their pants that substituted for the experience of friends, relatives, and acquaintances (Fast, et. al., 1989). A 38-year-old actor said: "I believe you (don't) learn things until you do them, then you got it in your head. When you do it yourself, you know you can do it again" (Shirk, 1985). Proficiency gained from one's own experiences did become a trusted guide for personal decision making (see Meade in Perinbanayagam, 1985).

To assess the value of one's efforts, one would have to estimate time allotment and shadow wages involved. Time allotment (amount of time a project takes to complete) times shadow wage (the cost of hiring a person to do the job) provides a cost estimate for home production. Designing a switch for the family vacuum sweeper was a challenge for a

retired executive. It got him out of the house to the local "Bon Marche" (the city dump) where he scavenged for throwaways that might be useful for his unusual projects. He could have afforded to have had the sweeper repaired, but tinkering around was more of a challenge. When the job was completed, he was elated--even if nobody else knew about it (Shirk, 1985).

Not all human capital skills identified with household production could be equated with existing market services (Beutler and Owen, 1980). Can cost estimates be placed on family character development that transmit feelings of belonging, esteem, and altruism? What would parents use to compare the costs of spiritual formation? Would the equivalent cost of nannies, public or private school teachers, tutors, volunteer church school teachers or paid church staff suffice as a guide? In one study actors indicated that seven of their fifteen "religious" projects involved expenditures of $150 or more (see Table A). Projects included training for church committees, family religious formation, self-disciplined Bible reading, organizing a state convention, classes on healing and metaphysical spirituality, and Native American religions. When speculating whether or not economic benefits resulted, not one person equated spiritual formation with "realized income." Were the projects worth their time and effort? They seemed to think so.

"This year has been such a disturbance, a wild year," exclaimed a 39-year-old unemployed single mother who was recovering from the loss of a job and another source of income. She developed interests in refinishing furniture, photography, and hoped to start a business. Searching for meaning in her life, she enrolled in a spiritual healing class, and a metaphysical spirituality group. After investing $200, and nearly 1,000 hours ("I'm doing this all the time"), she found it inconceivable to think of these activities in terms of economic benefits. She was, however, investigating the prospect of opening a local metaphysical bookstore (Shirk, 1990).

The Family as the Firm

According to Ferber (1962), households, and their individual members, could be considered decision-making organizations that are similar to business firms (Ferber, 1962). The household becomes an organization that receives and dispenses income in an attempt to meet such criteria as the wants and desires of individual members, each of whom are subject to various economic assets and restraints. The family, functioning as the firm, engages in problem solving, decision making, establishing or reaffirming values, etc.

March and Simon, in Ferber (1962) subdivided the process of family decision making into three distinct stages: (1) potential action (purchase) enters the thinking

of a household; (2) deliberating and establishing alternative forms of action; (3) the actual choices.

In the middle of a major market upswing, a moderately wealthy middle-aged woman stood by her husband's decision to take early retirement from a major corporation and invest some of his assets in a new business. This meant that for the first time in the marriage she had to enter the work force and assume the unfamiliar role as an employee. The satisfying status she had formerly enjoyed in her social world was replaced with a job description. To make the adjustment she contacted friends for assistance and renewed an interest in the Spanish language. The cost of the transition, both economically and psychologically, was enormous. She exclaimed: "It is just an entirely different world than I have ever been into." These changes occurred in the context of her major surgery, and the trauma of placing her mother in a nursing home. Her faith in God, and the commitment of the entire family to these drastic changes in lifestyle, were the steadying forces in time of turbulence (Shirk, 1984).

After fire destroyed their home, a 35-year-old graphic designer and his wife were trying to sort out the tangled quagmire of emotions and paper work related to the loss. At one point in the interview he stopped, then said: "I've been so consumed by fire related things, [that] it is hard to think of anything else." His wife added: "The fire has been a thing all by itself. It has not been the focus, but

all the other waves that go with it, accepting other people's love, care, and help, letting them do that. By not letting people help, I'm taking something away from them." Discretionary income from the insurance settlement generated several projects that required family decision making. These included a computer purchase, designing and equipping a new photography dark room, revising business goals, building an addition to an art studio, and assessing their values in light of their losses (Shirk, 1985).

Compensatory Consumption

A study of consumer behavior also offers insight into market forces that support or encourage compensatory consumption. Compensatory consumption is the purchase of goods and services that provide one with a sense of personal security or well-being. Real or imagined, this type of consumption can provide individuals, groups, or classes with a sense of accomplishment or self-worth that might not be found on the production line or in one's tenuous status in life (Gronmo in Otnes, 1988). It can be a response to ambiguity, catastrophe, deprivation, failure, inadequacy, misfortune, poverty, prosperity, scarcity, success, or uncertainty. Even at the cost of dissaving, consumers may try to satisfy psychological void market purchases. Clothing styles, housing, hobbies, recreation, computer technology, or automobiles readily lend themselves to this type of consumerism.

The "pressure line," a variation of compensatory consumption, is defined by the goods, services, and other conditions which a family feels it must have to maintain a particular lifestyle (Gove, and others, 1973). For example, families migrated to affluent neighborhoods, built additions on their homes, purchased major market items such as automobiles, pursued matrimony, expanded family size through childbirth or adoption, upgraded educations, or changed careers. Real or imagined, lifestyle modification could propagate learning opportunities and consumption of goods and services.

When driven by a consuming passion, one's waking moments and dream-filled nights beg for fulfillment. The passionate dream of a young carpenter was to qualify as a professional bowler. If he could aggressively break into the professional bowling circuit, the financial rewards would offset the present family sacrifices they were incurring to realize his dream. If successful, he would no longer have to survive in a blue collar world. No longer would he fear facing a family future limited by a limited income from social security. Though dissatisfied with his current status as a carpenter, the job was making it possible for him to pursue his dream. His wife supported his aspirations as she proudly pointed to the rows of trophies displayed in the sparsely furnished home. His quest was not devoid of dissonance--inner conflicts created

by family sacrifices caused him to enter counseling to alleviate the conflict (Shirk, 1984, 1995).

The purchase of popular small town cafe provided a middle-aged male with personal and public evidence that, though a high school dropout, he could succeed (Shirk, 1990, 1995). His new role as a business person opened doors to golf and membership in the local country club, and an international service organization. Risk taking allowed him to achieve a sense of status that compensated for adolescent discontent. Comparing himself with most of his high school cohorts made him realize the progress that he made in his life.

Consumer Education.

Consumer education is the development and use of strategies designed to assist actors' decision-making processes that result in evaluation of, and the intention to purchase or reject market goods. Consumer education may increase the amount of time an person spends seeking information, it may also improve the efficiency with which information is used in the decision-making process (Fast, et. al., 1989; Price, et. al., 1987).

Formal, institutional, or informal, consumer education can include workshops, seminars and short courses; dissemination of printed materials, news releases, and periodicals. Consumer Reports was frequently mentioned as a resource that adults used to evaluate potential purchases.

Not satisfied with sales pitches, several participants in the studies tenaciously contacted and compared manufacturers' information and specifications before deciding whether or not to purchase.

Every community has "market mavens" (Price and others, 1987), adults who make it a point to familiarize themselves with product comparison, prices, places to shop, and other facets of consumer markets. One could identify them as consumer opinion leaders (Rogers and Shoemaker, 1972). This was evident throughout my study when I used the snowballing technique (Burgess, 1982), and modified sociograms (Moreno, 1953) to identify more than 400 "learning providers" in a community (Shirk, 1985).

As market or information mavens, community agencies, such as county extension agencies, public libraries, museums, or history centers provided a base for consumer education. One library started, at client request, a well-liked foreign language program. It eventually evolved into a locally owned and operated language school (Shirk, 1985).

Consumer education has frequently been an issue for the elderly. Considering the act of consumption to be an interactive process across the lifespan, Ames and Kennedy (1981) saw older adults as an "extremely heterogeneous group" with needs that frequently were not addressed in the context of their complex and unique requirements. As their income and mobility decreased, "anticipatory socialization"

occurred, leading Moschis (1994) to raise several important questions, such as: What, and how do consumer-information processing skills change across the lifespan? Why do some older actors maintain cognitive skills longer than others? How do earlier lifestyle patterns and biological and environmental factors help one understand differences in cognitive declines? How do older actors compensate for cognitive declines? What roles do biological, psychological, and social factors play in predicting older adults' vulnerability to persuasive messages, What is the role of biological, psychological, and social factors in predicting the older person's susceptibility to persuasive messages, propensity to accept new technologies, and capacity to use product information?

Recreation and Consumer Consumption

The objective of recreation in a consumer society is the consumption of "surplus leisure time, purposes for which can include finding opportunities for escape, self-indulgence and pleasure, and status-seeking" (Gardner and Marsh, 1978). Bergier's (1981) model of "Leisure Time Choice Behavior" analyzed adults' willingness to budget discretionary resources to those ends that were perceived to enhance quality of life and interpersonal relationships, either as spectators or participants.

In one study, recreation ranked first for the disbursement of discretionary income per project for goods

and services expenditures. It was also one of the most frequently identified categories in which actors perceived receiving little or no economic gain (see Table A). Gardner and Marsh (1978), however, saw recreation providing more than economic gain. Recreation created opportunities for purification and enrichment of character, not unlike Mazlow's 'peak experiences' which could be creative mind-expanding moments. Imaginative ideas and insights could provide opportunities for creativity, truth, and freedom (Grazia in Gardner and Marsh, 1978).

Epperson in Wagner and Washington (1982) listed six reasons for recent increases in expenditures for recreation and travel: increased income; greater mobility due to interstate highways; urbanization to escape pressures of city life; larger numbers of young people postponing marriage and raising families, giving them more free time; companies experimenting with flexible working hours; and attitude changes favorable toward recreation, leisure, and travel.

Childless couples allocated larger shares of their full income to market goods and leisure, and less in home production, than cohorts with children (Douthitt and Fedyk, 1990). With the birth of children, the "full income" allocated to the mother's household production increased steadily until the youngest child reached the age of two." An increase in family size also resulted in a larger share of the full income being allocated to market goods and home

production, and a decrease in the amount allocated to leisure.

One recurring form of recreation in my studies was domestic and international travel. Middle-aged and older respondents were more likely to invest in travel pursuits. However, one nineteen year old actor used his discretionary income from a part-time position to take a three-month trip to Europe. "I worked a long time to save the money for it, but it was definitely worth it." It was "scary" at first, being away from his family for such a long period of time. Was it a learning experience? "I wasn't concerned about that at the time, but now I realize how much I did learn from that experience" (Shirk, 1985).

A widow of the Vietnam war planned a sailing cruise around the world for herself and son--he would complete his senior year in high school while assisting as a crew member. Her most recent venture was a sailing trip to Grenada and the British West Indies. "Yes it was an eye opener," she said, "learning to live with people in close quarters, and getting a clearer picture of what really happened in Grenada."

The Underground Economy

Evidences of an "underground economy" occasionally surfaced in my studies, not however, to the extent that Greenfield (1993) encountered. His definition of the underground (hidden versus exposed) economy is: "the

production and distribution of goods and services that, for the most part, are initially undetected (and therefore unrecorded) in the U.S. national income and product accounts (NIPA)." Home production, do-it-yourself projects, and bartering would not be included in the underground economy. Legal and illegal unmeasured economic activities such as home repairs and additions, auto repair, cosmetic services, drugs, prostitution, gambling, etc., in which there was an unreported transfer of funds, would apply.

Education and Earnings Forgone

Schultz (1962) identified education as one of the most significant investments an individual and society could make. Moore (1990) noted that investing in education was "Investing in the Capital Assets of Adults." According to Schultz, ignoring "earnings foregone" (income forfeited while attending classes full time), and all other expenditures incurred in the pursuit of a degree, provide a much higher rate of return than if those funds had been invested elsewhere. In my studies, full-time and part-time students, young and middle-aged, were pursuing degrees and vocational classes in such diverse areas as accounting, air traffic control, architecture, law, computer science, medicine, education, engineering, mortuary science, English literature, carpentry, history, veterinary medicine, and languages.

Still dressed in his "greens," a 27-year-old medical internist granted me an interview saying, "'It's really kind of funny, I got a kick out of your telephone call the other day because I had to think. My full time job is learning, that's all I try to do, almost 100 percent of the time.'" He was attending Italian classes to better converse with Italian speaking patients, and was also taking guitar lessons (Shirk, 1984).

A common theme reported by new professional graduates was: "I learned the theoretical side of my profession, now I'm really learning my job." New lawyers returned to the court room to observe cases. Engineers found practical experience on the job much different than textbook or classroom theory. A seasoned district judge reported his own need to return to the courtroom to observe cases.

Job-related learning experiences were the type most frequently identified in my studies. When questioned about costs and benefits of job-related projects, respondents generally indicated that pay raises and promotions outweighed the use of personal discretionary income to pay for the training (see Table A). Training aids included motivational tapes, new product literature and technology, conferences, and in-house workshops. (Several self-employed respondents openly admitted that they protected their trade secrets from competitors while at the same time, spying on rivals.)

One American on-the-job-training study indicated larger corporations were more likely to provide formal job related programs than smaller organizations; unionized establishments provided less training than non-unionized; organizations predominantly white male provided more formal training than establishments with predominantly female and minority workers; and resource-rich organizations in "complex, competitive, and institutionalized environments provide more job training than those operating in other conditions" (Knack and Kallerberg, 1994). Another study indicated major industries provided an average of 4.63 days of training per employee annually (Palmer, 1992).

Education, Age, Consumer Behavior and Lifelong Learning

Age and educational levels in my studies were factors influencing the available economic resources and the inclination of adults to pursue new learning episodes across the life span. The undereducated (less than a high school education) were most likely pursue fewer new projects than those with at least a high school education. Older adults began to experience a variety of restrictions that would limit opportunities for creative inquiry (See Tables C and D). Lewin's "space of free movement" (Cartwright, 1951) suggested that an actor's life space expanded or contracted across his or her life span. Expansion was more likely to occur up through the pre retirement years. Contraction of the life space would more likely during times of decreased

activity that could occur with the onset of retirement and negative influences of the aging porcess. However, Sheehey's recent work indicated that post-retirement years offered new opportunities for creativity (1995).

The younger undereducated are inclined to pursue new interests for several reasons. They are generally adventurous, open to new stimulations, and even though impeded by fiscal restraints, have not been completely marginalized or scarred by dominant cultural forces and hidden curriculums that can mold and shape their aspirations. Hollingshead's Elmtown's Youth (1949) continues to be a timely assessment of the socialization of young adults.

If the younger undereducated are not given a sense of purpose or a challenge to exercise their creative capabilities they can in later years become fatalistic. Their career aspirations, religious thoughts, cultural investigations, and political mind-sets will likely be impeded by their limited capacity for critical thinking. Self-actualization will be reduced to satisfying survival skills, and, I suspect they will be less susceptible to "peak experiences" (Maslow, 1976).

As noted earlier, buying habits of young adults tend to be influenced by the sensational and arousal creating (Lesser and Kunkel, 1991). Meredith and Scheme (1994) found "Generation X" confused and disinterested about economics. If the "self-consistency" concept (Moschis 1994) is a valid

theory, one can expect the values of the undereducated to follow them across their life span. They will be susceptible to compensatory consumption, and will be less capable of making wise consumer choices. They will continue to be enticed, influenced, and persuaded to make less carefully thought out purchases of goods and services.

Young adults in 18-29 age group in my studies were likely to be parents for the first time; if they were college graduates, they were apt to assume professional careers. They were not necessarily trained to appreciate cultural activities: their thinking was dominated by vocational pursuits. A recent engineering graduate reported to me that an engineering education did not prepare him to appreciate the humanities. He was now relying on a friend to introduce him to the performing and visual arts.

In these same studies 30-49 year-old cohorts conducted more learning activities than other age group. Having completed their formative education, they were raising children, attending graduate schools, or pursuing first or second careers. Some were also facing the empty nest--mid-life was on the horizon. Now they were faced with career changes, relocation, reaffirming or establishing religious convictions, death of parents; and solidifying or modifying their cultural, political, and philosophical outlook. Being challenged to make sense out life, and beginning to critically analyze their investment portfolios,

they came to the realization that they were in the over 30 crowd.

My studies also indicated that actors in the 50-69 year old age group were either contemplating retirement or had already made that decision. A 58-year-old person unexpectedly, and without planning, accepted early retirement from his position as a utilities supervisor. "It was very sudden, five years early, and for some people who accepted the same package, it was a real problem." His recent involvement as a caddy on the Ladies Professional Golf Association tour provided an avocation and a new perspective of the game. "It was very exciting, no money to be made, but I learned the inside ropes of what players were looking for." An unexpected benefit of the experience was being introduced to a local manufacturer of golf clubs. He visited the manufacturer, and after at least 60 hours of studying about wood treatment, glues, balance, and various gauges, he set up his own shop to service local golfers.

Nearly nine percent of the respondents were seventy years or older, five of the twelve had less than a high school education. One 76 year-old illiterate widow indicated she never had formal classroom training. Raised in primitive prairie conditions, she was told at an early age, that "a woman's place was in the home." The dominating focus in her life was participation in a religious group (Shirk, 1990). In the same age group, a widowed, retired military officer, with 15 years of formal education,

directed a play, acted in another, was studying Russian, pursued his interest in the Lewis and Clark Trail Heritage Foundation, and had posed as a model for a sculptor. It was what he called "the mighty urge" that helped him renew his interest in the theater: he estimated investing nearly $500 in the those activities. Observing the sculptor sparked his own interest in sculpting: he was now planning to pursue it on his own. Studying the Russian language would prepare him for a trip to Russia.

Lesser and Kunkel (1991) observed that shoppers 60 years and over are characterized as "entering a stage of 'self realization,' about the finiteness of their lives." Their research was in keeping with the general findings in my three studies. Aspirations of older adults were restrained by an awareness that their productive days in the work place were over. They were living with declining mental and physical faculties, restricted income, death of spouses and friends, and at times with contentious members of their extended families. An 87-year-old quipped about learning something new: "Not at my age, no. Our days are very calm and quiet." Another person exclaimed: [Me learn?]"I'm a walking throat operation."

Although the undereducated among the elderly may not have benefited from extended formal classroom training, the wealth of experiences accumulated across the life span provided them with seasoned stories that were told and retold in religious, community, and veterans organizations.

For some, elderly status provided them with recognition in the local community. A 75-year-old Mexican-American widow had unassumingly played the role of shaman in the informal structure of a local community network.

Adults 70 years and older reported participating in 2.53 learning episodes over a one year period (versus 4.48 for the 50-69 age group, and 7.87 for those 30-49) (see Tables C and D). Comparing the individual expenditure functions of the retired and nonretired, McConnel and others (1983) observed that retired adults and households allocated a larger part of their total budget to shelter, medical care, and gifts and contributions. Restraints on availability of discretionary income limited expenditures for food at home or dining out; disbursements for household operations and expenses; and severely restricted on the purchase of household furnishings, clothing, recreation, vacations, and vehicles.

Findings in one of my studies (1990), indicated 60 adults were involved in 304 learning activities in one year. Discretionary income was expended in 64% of these episodes. Amounts ranged from $1 - $8,000, and averaged $500 per person for their combined projects (see Table A). This consumption of goods and services did not consider shadow wages and time allocation (Douthitt and Fedyk, 1990), nor home production (Beutler and Owen, 1980, and Douthitt and Fedyk, 1990). Neither did economic reporting take into account the fact that actors may have found new combinations

for using existing goods or products in new situations (Hafstrom and Dunsing, 1972).

Further analysis of the relationship between adults' level of education and learning something new in a given year indicated the following. Those in the 30-49 year age range with 17+ years of education reported an average 9.55 learning activities in a given year. Cohorts in same age range, but with a 0-11 education level reported 3.60 activities (see Tables C and D). The advantage of a post bachelor degree may have provided adults with advanced career skills, and possibly provided exposure to economic, cultural, and political ideas that had the potential for providing enrichment across the life span.

Looking to the next millennium, older adults with advanced degrees will be better prepared to take advantage of a revolution that is occurring in "Second Adulthood." It will be an "Age of Mastery." Sheehy (1995) notes

> This is a revolution just beginning to happen. It is not possible to give a static sociological profile of all people in their forties, fifties, and sixties, at every class level. (However) the people we shall meet...will be achievers among the educated middle class. These are the pacesetters in a dynamic, growing movement.

It will be a movement that will have a significant economic impact on society.

Conclusion

Lifelong learning has a tendency to influence consumer behavior, and consumer behavior can trigger new learning opportunities.

Positive economic and societal benefits can result from investing in formal education that focuses on creating lifelong learners. First, investment in education is an investment in human capital. Second, actors frequently receive a return on their investments in the form of added discretionary income. Third, dividends may provide actors with the freedom to pursue additional learning activities that could improve the quality of their life space. Fourth, investment in education can sensitize actors to the world about them. Fifth, these investments can introduce elasticity in their thought processes and encourage critical thinking. Sixth, investment in education can equip adults to make a contribution to society's betterment. Conversely, failure to invest in creating lifelong learners can prove to be a lost opportunity cost that can result in a permanent underclass.

McWinney (1990), in his "Education for the Third Quarter of Life" states that

> ...Mature learning may be a subversive undertaking. In the initial stages it may separate an individual from the main thrust of this producer-oriented society. As people begin to develop a mature viewpoint, their values shift from a societal base to an introspective

one. This reorientation extracts one from an intensive focus on social participation to a self-reflexive engagement. From such a vantage point one may find alternatives to hidden and unquestioned values that support our society's foundations, revealing choices one had avoided while the agenda of family, productivity, and social compliance dominated one's attention. To the mature learner, improving one's lifestyle is not likely to imply material enrichment, so a program supporting this form of maturation may be at odds with a society organized around economic achievement. The reigning societal viewpoint requires high consumption for continuing economic growth, so finds it better to keep people in a survival mode. Support for values that arise from mature learning may challenge this social order as well as its social priorities.

Exercising the ability to learn across the life span can contribute to adults' psychological and economic well-being. Furthermore, the consequences of creating a population of lifelong learners can contribute to the cultural, economic, and political well-being of communities in which families, the work place, libraries, museums, schools, recreational arenas, religious institutions, and social agencies, can cooperate in the creation of an on-going learning society.

Libraries, those great story repositories and repositories of wisdom, are in a unique position to channel

their resources to every age and people group in any given community. They can challenge, enlighten, enrich, and stimulate ideas, hopes and dreams. They can play the role of dream merchants as they disseminate their wares, and more than ever they can fulfill the dream of Melvil Dewey in which he saw the public library as the people's university (Dewey in Vann, 1978).

To his art students Robert Henri (1984) proffered the admonition that all education is self-education, and went on to say

> There are men (and women) who, at the bottom of the ladder, battle to rise; they study, struggle, keep their wits alive and eventually get up to a place where they are received as an equal among respectable intellectuals. Here they find warmth and comfort for their pride, and here the struggle ends, and a death of many years commences. They could have gone on living.

Exercising the ability to learn across the lifespan does provide adults with assets to go on living, it contributes to their well-being, and to the cultural, economic, and social health of a community.

This concludes my findings in consumedr behavior related to learning across the lifespan.

Future Research Issues

1. Life long learning, consumer behavior, and sense making.

Economic issues can complicate rather than alleviate the human condition. Examining life long learning and consumer behavior can provide observers with patterns of adult responses to perceived needs that frequently incorporate the use of discretionary income to reduce internal and external dissonance. The reduction of gaps between perceived reality versus what actors think ought to be is an important part of the sense making process. How significant is the role of economics in the process of closing gaps? Tracking motivations for purchasing goods and services could reveal a wide variety of responses, and employing the sense making approach may provide consumer advocates with new insights into consumer behavior.

2. Life long learning, consumer behavior, and community advocacy.

The universe of any community is comprised of cultural, economic, and political institutions that are reflected in its microcosmic organizations. To a greater or lesser extent micro units overtly or indirectly influence each other. Often invisible to the casual observer, these micro units may be evidenced in the work place; educational, religious, and social groups; sports organizations; clubs; secretive or subversive societies; and community nodes such as bars, recreational and senior citizen centers. The

agendas of micro units may be short-lived or self-perpetuating. Group dynamics determine whether or not participants decide if belonging is worth their while, that is, will the group contribute to their well-being or are they better off in their current affiliations? To what extent, and for whose benefit, should a community attempt to identify and promote the agendas of these wide ranging, visible and invisible, learning organizations? Adversarial stances toward economic, political, or cultural norms may be promoted by micro groups, what efforts are to be taken to ensure their opportunity to be heard?

3. Spiritual development and economic value.

Is there an economic value of spiritual development? Can it be measured? Can one measure the economic value of spiritual meaning that is generated by uncertainty, pain, sorrow? Can one measure the economic value of a spiritual quest? Can one sort out the influence of spiritual development in the consumption of goods and services? Does consumption increase or decrease with religious awareness? Is such consumption measurable?

4. Compensatory consumption and the allocation of poverty.

It is known that compensatory consumption may not only divert people from addressing perplexing and seemingly irreconcilable issues in their lives, such consumption can contribute to their dilemma. Does compensatory consumption

contribute to the allocation of poverty? Howley (1990) seems to allude to that. If Howley is right, how can compensatory consumption be used to trigger opportunities for self-development and improvement among susceptible and vulnerable consumers?

5. The influence of community economic patterns on life long learning.

Community economic patterns can reveal consumer behavior (Ferber, 1962). How can they be used to provide insight into community learning patterns? When shifts in discretionary income and consumption occur, do shifts in learning patterns also occur?

6. Consumer behavior, the "age-stratification model" and life long learning.

Moschis raised critical consumer behavior questions about the elderly that can be applied to adult learning that can also be applied to Sheehy's (1995) latest findings. Using an "age-stratification model" he asked: how are adults to be prepared for the "transition into specific social roles, and what factors contribute to differences in levels of preparation?" How early in life should they prepare for normal transitions into later life stages such as "anticipatory socialization"

(retirement), or roles that might or might not be assumed, such as grandparent, widow or widower? How can preparation for roles like these affect one's pattern(s) of consumer behavior? How does the enactment of these roles change the aging person's consumer behavior? He adds: Why do some older people maintain cognitive skills longer than others? What is the role of early-life (lifestyle, education), biological, and environmental factors in helping us understand differences in cognitive declines? What strategies do older people use to compensate for cognitive declines? Do they increasingly judge product performance based on brand, price, or service provider? What is the role of biological, psychological, and social factors in predicting the older person's susceptibility to persuasive messages, propensity to accept new technologies, and ability to use product information (p. 201)?

7. Educational levels and consumer behavior.

The data in Tables B, C, and D seem to indicate that actors' achieved educational levels enable and equip them to become productive learners. How would one measure whether or not they become wiser consumers?

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Table A

Frequency of Economic Costs and Benefits of Learning Activities by Types of Learning

Type of Learning	None	$1-$50	$51-$100	$101-$150	Over $151
			Economic Costs		
Vocational	52	9	4	1	28
Domestic	13	10	4	4	14
Interpersonal	6	6	3	0	4
Religious	8	3	3	0	1
Medical	7	5	1	1	8
Recreational	2	18	5	3	13
Cultural	10	12	3	3	14
Political	3	0	0	0	0
Other	9	9	3	0	1
Total	**110**	**72**	**27**	**12**	**83**
			Economic Benefits		
Vocational	38	2	5	4	45
Domestic	33	2	0	0	10
Interpersonal	12	2	0	0	5
Religious	15	0	0	0	0
Medical	21	0	0	1	0
Recreational	38	2	0	0	1
Cultural	32	3	1	0	6
Political	4	0	0	0	0
Other	18	2	0	0	2
Total	**211**	**13**	**6**	**5**	**69**

Table B

Type of Learning Projects by Education and Age*

Education	Age	N=	1	2	3	4	5	6	7	8	9	Total
None-11	18-29	5	6	2	6				4		1	19
None-11	30-49	5	3	3	1	1	4	3	1		2	18
None-11	50-69	15	15	11	8	4	2	4	5		3	52
None-11	70-92	5		1		3			1	1	2	8
12	18-29	11	28	20	6	6	3	12	8			83
12	30-49	16	30	16	11	18	8	14	7		8	112
12	50-69	16	14	18	6	4	9	7	7		3	68
12	70-92	3			1	1	5	1				8
13-15	18-29	8	29	10	2		1	10	2		2	56
13-15	30-49	28	72	54	15	17	14	36	12	2	19	241
13-15	50-69	5	7	5		3	1	6	6		1	29
13-15	70-92	6		3		1	1	6			3	14
16	18-29	8	20	16	8	4	5	9	5	1	6	74
16	30-49	22	49	24	14	3	11	12	18	5	18	154
16	50-69	5	6	5	2	3	1	3	2	1	3	26
16	70-92	1					1					1
17+	18-29	3	26	3		4		1	9			43
17+	30-49	20	66	26	10	12	2	22	30	5	18	191
17+	50-69	7	9	10	1	4		4	7	1	4	40
17+	70-92	2		1		2		4	5			12

Summary Totals

Education	N=	1	2	3	4	5	6	7	8	9	Total
None-11	30	24	17	15	8	6	7	11	1	8	97
12	46	72	54	24	29	25	34	22		11	271
13-15	47	108	72	17	21	17	58	20	2	25	340
16	36	75	45	24	10	18	24	25	7	27	255
17+	32	101	40	11	22	2	31	51	6	22	286
Total	191	380	228	91	90	68	154	129	16	93	1249

*1=Vocational, 2=Domestic, 3=Interpersonal, 4=Religious, 5=Medical, 6=Recreational, 7=Cultural, 8=Political, 9=Other

Table C

NUMBER OF PROJECTS BY YEARS OF FORMAL EDUCATION AND AGE*

0 - 11 Years of Education

Projects/Age N=	18-29	mean	Projects/Age N=	30-49	Mean	Projects/Age N=	50-69	Mean	Projects/Age N=	70-92	Mean	Projects/Age N=	Total	Mean
19	5	3.80	18	5	3.60	52	15	3.47	8	5	1.60	97	30	3.23

12 Years of Education

Projects/Age N=	18-29	Mean	Projects/Age N=	30-49	Mean	Projects/Age N=	50-69	Mean	Projects/Age N=	70-92	Mean	Projects/Age N=	Total	Mean
83	11	7.55	112	16	7.00	68	16	4.25	8	3	2.67	271	46	5.89

13 - 15 Years of Education

Projects/Age N=	18-29	Mean	Projects/Age N=	30-49	Mean	Projects/Age N=	50-69	Mean	Projects/Age N=	70-92	Mean	Projects/Age N=	Total	Mean
56	8	7.00	231	28	8.61	29	5	5.80	14	6	2.33	340	47	7.23

16 Years of Education

Projects/Age N=	18-29	Mean	Projects/Age N=	30-49	Mean	Projects/Age N=	50-69	Mean	Projects/Age N=	70-92	Mean	Projects/Age N=	Total	Mean
74	8	9.25	154	22	7.00	26	5	5.20	1	1	1.00	255	36	7.08

17+ Years of Education

Projects/Age N=	18-29	Mean	Projects/Age N=	30-49	Mean	Projects/Age N=	50-69	Mean	Projects/Age N=	70-92	Mean	Projects/Age N=	Total	Mean
43	3	14.33	191	20	9.55	40	7	5.71	12	2	6.00	286	32	8.94

Total Number of Projects by Age

Projects/Age N=	18-29	Mean	Projects/Age N=	30-49	Mean	Projects/Age N=	50-69	Mean	Projects/Age N=	70-92	Mean	Projects/Age N=	Total	Mean
275	35	7.86	716	91	7.87	215	48	4.48	43	17	2.53	1249	191	6.54

*Compiled from three studies by the author (1984, 1985, 1990)

Table D

NUMBER OF PROJECTS BY YEARS OF FORMAL EDUCATION AND AGE*

0 - 8 Years of Education

N=Projects

Age N=	18-29	M	Age N=	30-39	M	Age N=	40-49	M	Age N=	50-59	M	Age N=	60-69	M	Age N=	70-92	M	N= Total		M
3	1	3.00	12	3	4.00	0	0	0.00	16	4	4.00	12	5	2.40	7	4	1.75	50	17	2.94
Std		0.00			1.41			0.00			2.55			1.02			2.05			2.01

9 - 11 Years of Education

N=	18-29	M	N=	30-39	M	N=	40-49	M	N=	50-59	M	N=	60-69	M	N=	70-92	M	N= Total		M
16	3	5.33	6	2	3.00	0	0	0.00	8	2	4.00	16	4	4.00	1	1	1.00	47	12	3.92
Std		0.94			1.00			0.00			0.00			1.58			0.00			1.61

12 Years of Education

N=	18-29	M	N=	30-39	M	N=	40-49	M	N=	50-59	M	N=	60-69	M	N=	70-92	M	N= Total		M
97	11	8.82	76	10	7.60	22	6	3.67	54	10	5.40	14	6	2.33	8	3	2.67	271	46	5.89
Std		4.45			2.37			1.60			3.32			1.89			0.94			3.86

13 - 15 Years of Education

N=	18-29	M	N=	30-39	M	N=	40-49	M	N=	50-59	M	N=	60-69	M	N=	70-92	M	N= Total		M
57	7	8.14	145	15	9.67	97	14	6.93	29	5	5.80	0	0	0.00	14	6	2.33	342	47	7.28
Std		2.90			7.17			2.15			2.93			0.00			1.80			5.07

16 Years of Education

N=	18-29	M	N=	30-39	M	N=	40-49	M	N=	50-59	M	N=	60-69	M	N=	70-92	M	N= Total		M
74	8	9.25	106	16	6.63	48	6	8.00	16	4	4.00	8	1	8.00	1	1	1.00	253	36	7.03
Std		3.99			3.67			3.06			2.12			0.00			0.00			3.87

17+ Years of Education

N=	18-29	M	N=	30-39	M	N=	40-49	M	N=	50-59	M	N=	60-69	M	N=	70-92	M	N= Total		M
43	4	10.75	152	14	10.86	39	6	6.50	24	4	6.00	16	3	5.33	12	2	6.00	286	33	8.67
Std		3.11			4.66			2.50			1.87			2.62			1.00			4.28

Total Number of Projects by Age

N=	18-29	M	N=	30-39	M	N=	40-49	M	N=	50-59	M	N=	60-69	M	N=	70-92	M	N= Total		M
290	34	8,53	497	60	8.28	206	32	6.44	147	29	5.07	66	19	3.47	43	17	2.53	1249	191	6.54
Std		3.96			5.22			2.73			2.82			2.33			2.06			4.37

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