

A NEW TARGET POPULATION FOR CONSUMER EDUCATORS,  
36 MILLION DISABLED AMERICANS

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Abstract

Disabled consumers are the neglected sector of America's consumer population. Consumer Educators should direct their attention to this new target population. Education in consumer knowledge must be supplemented by assertion training. The paper describes two pilot projects, carried out under grants from the Office of Consumers' Education, Department of Health, Education and Welfare.

100,000 babies each year are born with congenital impairments; 22 million people a year are injured in home accidents; disabling injuries occur at the rate of 1.2 million a year. Every day, 1,000 Americans pass their 65th birthday, entering the sphere of geriatric diseases, with problems in mobility, vision and hearing. (Bruck, 1978)

A Fair Deal

Is it realistic for consumers who are disabled to expect, even to demand, equality in the market place? The answer is: Yes!

A Harris public-opinion poll published early in 1977, indicated that the average American consumer desired above all else a fair deal in the market place. The disabled population of this country has never received a fair deal in the market place. Access to stores and facilities is often severely restricted by environmental and transportation barriers. Attitudinal obstacles prevent many disabled consumers from obtaining quality services. Products needed by these individuals to overcome the effects of their disabilities are expensive and often notoriously unreliable.

Consumers who are disabled must direct their energies toward achieving equality in the market place. The job will be difficult and will require that disabled Americans become knowledgeable, discerning and alert consumers. It will be the task of consumer educators to offer training, tailored to the needs of disabled students of all ages, that will give them the knowledge and self confidence to assert their rights and demand accommodations from those who want to sell them their goods and services.

Disabled consumers' access to those goods and services will give the business community access to the purchasing power of the largest minority, 36 million disabled Americans, all too frequently still ignored as potential customers.

The Largest Minority

Estimated numbers of disabled Americans are 18% of the population. That is one in six. There are 332,000 veterans of World War II, Korea and Vietnam; 2 million children with orthopedic handicaps; 250,000 Americans of all ages use wheelchairs; 13.4 million are hearing impaired, 750,000 of them deaf; 6.5 million are vision impaired, 1 million of them blind; 6.5 million mentally retarded;

Disabled Consumers' Bill of Rights.

People who have mobility limitations, paraplegic and quadriplegic individuals, persons who have had polio, people who have lost one or more limbs in an accident or through disease, and elderly citizens whose chronic health problems reduce their mobility have the right to access to sellers' premises. Reserved parking spaces, automatic doors, ramps, elevators, widened checkout lanes and accessible restrooms serve the purpose.

Individuals who are blind or severely visually impaired have the right to information that is available to sighted persons. They are denied access if messages are not offered in Braille or other, auditory-based communications systems.

Deaf and seriously hearing impaired people have the right to communication with all sales and other personnel. They may miss out on special, impromptu sales, miss announcements of departure changes in transportation or remain left behind in emergency evacuations of buildings. Through printed advertisements, (rather than just phone numbers to call), tele-typewriters in stores and offices, and sign language interpreters, their right to access may be realized.

Individuals who have general or specific learning disabilities and those who are emotionally or mentally impaired, have a right to consideration by educated, sensitive and polite personnel.

These rights may be summarized as

A DISABLED CONSUMERS' BILL OF RIGHTS

The right to ACCESS for mobility impaired individuals  
The right to INFORMATION for visually impaired persons  
The right to COMMUNICATION for hearing impaired people  
The right to CONSIDERATION for mentally and emotionally impaired individuals

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But consumers who are disabled also have the four rights stated in President Kennedy's 1962 Consumer Bill of Rights, augmented in 1975 by President Ford with the Right to Consumer Education.

Greater sophistication of disabled and all consumers will be needed in the years to come. As consumerism made massive strides in the 1960's, and the 1970's emerged as the Decade of Disability--climaxing in the signing of Section 504 of the 1973 Rehabilitation Act, considered the Civil Rights Declaration of Disabled Citizens--backlash to both progressive movements is noticeably taking place in the 1980's.

Consumerism is under attack by special interests; implementation of the non-discrimination aspects of disability legislation, mandating the removal of handicapping barriers, is delayed or denied by budget considerations, frequently using cost as a smokescreen to becloud non-compliance. Self assertion by individual consumers will have to counteract the erosion of their documented rights.

My book, ACCESS, The Guide to a Better Life for Disabled Americans, was welcomed by reviewers as a "primer in its field," upon publication in 1978. (Bruck, 1978). It's no profound scholastic work; it's no masterpiece of literature; but it is an action guide for disabled consumers, explaining their rights and exhorting them to insist on seeing them implemented. The theme, "Assert yourselves as consumers" seems to have been new and struck responsive chords. "We never knew we had any rights" was expressed in variations in letters from disabled consumers from every part of the country.

Inaccessibility of the text could be claimed by blind individuals; visually impaired readers were accommodated by the publisher by the use of larger than usual type styles. Fortunately, the Library of Congress, Division for the Blind and Physically Handicapped, came to the rescue. I am grateful to them for having chosen ACCESS to be produced as a "Talking Book" on cassettes, so that blind readers can now l i s t e n to their training in consumer assertion. A brailled version is in preparation by the Library, though this is a tedious process and the product less accessible to the majority of visually impaired adults than audio-reproductions of printed material.

Recognizing the need for consumer education for disabled adults, the Office of Consumers Education, HEW, funded two proposals, directed specifically towards this target population. It has been my good fortune to act as the Project Director in both events and it is now my pleasure to report on their execution, joys, problems and results, in the hope that some consumer educators will get stimulated to add disabled consumers of all ages to their student bodies and, perhaps, benefit by some of our experiences.

## Consumer Education for and by Disabled Citizens

The proposal for this grant was submitted by the Washington based American Coalition of Citizens with Disabilities, ACCD, based on the publication Consumer Rights for Disabled Citizens, produced by me for the Department of Consumer Affairs of the City of New York, in my capacity as Director of Consumer Education. The project was carried out in the Department of Consumer Affairs, under my direction. The cooperation between both agencies strengthened the first merger of consumerism and disabilities.

Note the emphasis on FOR and BY in the title of the project. This underlines the condition for acceptance of trainees. All individuals had to commit themselves to sharing their newly acquired consumer knowledge with their peers, after completion of the training course. To be assured of audiences for their own training sessions, letters from organizations, stating their cooperation, had to support individual applications.

Since our efforts were cross-disability oriented, we enrolled members of the Cerebral Palsy Association, National Paraplegia Foundation, the Light-house, Society for the Hard of Hearing and other representatives of all disabilities. This in itself, was a totally new approach to programs for disabled people, who almost always had remained segregated in groups of their own peers.

Parenthetically it may be mentioned here, that this segregation and frequent competitiveness had previously retarded progress and recognition of justified demands on society, while demands from unified Senior Citizens found their way into federal, state and local legislation. The American Coalition of Citizens with Disabilities constitutes the first national advocacy organization representing local groups of all types of disabilities.

Our student body represented such a coalition on a local level: 48 severely mobility impaired, blind and deaf individuals in the pilot project in New York City, 25 in the Westchester County, NY, replication and 20 in Washington, DC, experienced social interactions totally new and beneficial. People in wheelchairs had never met so many blind people with guide dogs, nor had they observed sign language interpreters as those who assisted their deaf class mates. Blind and deaf students became more aware of architectural barriers, such as stairs, narrow doorways or inaccessible restrooms, plaguing the wheelchair contingent.

To the project staff, the social interaction between these groups became emotional highlights of the events. Friendships formed; mutual assistance with reading, filling out questionnaires or even tackling minor problems at lunch, seemed to confirm the acceptance we had hoped to establish--cross disability relationships.

Our resulting Guide Book for Training Courses, supplemented by Action Guide for Instructors, may smooth the way for somebody who may wish to under-

take a similar project. In the foreword to the Instructors' Guide, we wrote :

"If your experience matches ours, you will face the most responsive, appreciative, enthusiastic and involved audience in your teaching career. You will be dealing with people whom society has neglected as consumers of anything but assistive devices--wheelchairs, hearing aids, Braille writers, lifts, vans, crutches, urinary devices. Just take a look at the pages of magazines for disabled readers; see if you can find advertisements for food, drink, cosmetics, detergents, over the counter medicines, any of the goods and services any consumer purchases.

Just as disabled citizens are ignored as adult consumers, so have they been denied consumer education in their childhood. Not only formal training in school was denied, even everyday experiences in budgeting allowance, getting change in candy stores, shopping for mother in the food market, were mostly lacking, due to the physical limitations or parents' over-protectiveness.

In addition to lacking education, experience and sophistication as consumers, disabled customers also face environmental and attitudinal barriers. Therefore, any consumer education for disabled persons must incorporate assertiveness training and advocacy for barrier removal. "(Bowe & Bruck, 1978)

#### Civil Rights Declaration for Disabled Americans

"No otherwise qualified handicapped individual in the United States shall, solely by reason of his handicap, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance."

Section 504 of the Rehabilitation Act of 1973, as amended in 1974.

The key words in this Civil Rights Declaration for Disabled Citizens are "any program or activity receiving federal assistance," such as city, county and state governments, schools, health and public welfare programs. Contractors doing work for any government agency are also covered by the regulations of Section 504.

Not covered are private business establishments, stores, markets, banks, hotels, restaurants, advertisers. Who will prevent them from "excluding from participation" any consumer "solely by reason of his handicap?"

"YOU !" we told our students. "You and others like you, will make business understand that your consumer dollar is as good as that of your non-disabled neighbor." (We no longer can quip, "Your consumer dollar is not disabled," because whose dollar is not disabled these days ?)

#### Consultations with Advisory Council

To carry out our ambitious ideas, we had neither precedents to limit our imagination, nor did we have guidelines to follow. In consultation with an advisory council, headed by Dr. Frank G. Bowe, Director of the American Coalition of Citizens

with Disabilities, and consisting of disabled individuals and non-disabled educators, we analyzed our problems, such as : who shall be invited, how many instructional hours should be required, how should a balance be struck between general consumer information and unique needs of disabled consumers; what should the curriculum be, what should instructional materials consist of & more. (Klebaner, 1978)

Our solutions are recorded in the Course Guide Book and Instructors' Guide previously mentioned and submitted to the Office of Consumers Education at the conclusion of the project. (Contact the author for sample copies, on loan only ! ) They may serve as guidelines, though, of course, instructors will conduct future courses according to their own personalities and experiences and specific needs of their audiences.

#### Problems, Pitfalls and Pleasures

Here, I would like to relate some of the problems, but more of the highlights of our experience.

Highest among the problems ranked the cost of transportation for students in wheelchairs. Unfortunately, this is a problem all of them encounter daily, in their professional and private lives.

Less costly, but still a considerable budget item, were fees for sign language interpreters, of whom two are required at all sessions, so that they may alternate. In addition to interpreting the proceedings to deaf students, they also served as reverse interpreters, when speech impaired students wished to ask questions or participated in class discussions.

#### Accessibility of Course Material

In preparing course material, we knew, of course, that the Course Guide Book had to be made accessible to blind students in audio form. We were grateful to the New York Association for the Blind, (The Lighthouse), who graciously did the taping for us. Regrettably, the same cannot be said about the many good and free government publications, which we supplied to our sighted students, inaccessible to visually impaired consumers.

For years now, I have complained to federal agencies about this inaccessibility of their printed consumer education materials to the visually impaired segment of the population, 11,415,000 strong. It is not insensitivity, but rather budget limitations that prevent them from remedying the situation. The Food and Drug Administration and the Consumer Product Safety Commission are making serious attempts and have consulted me on several occasions. Some of their material is now published in large type print, but nothing as yet in audio form. The Federal Trade Commission, fighting for their survival, cannot now permit themselves such serendipities, much as they expressed interest in the subject.

But, if blind people wish to hear clearly enunciated advice on how to fill in their income tax forms--which are not accessible--they can listen to tapes, available at their local Library of Congress, Division for the Blind and Physically Handicapped. The Internal Revenue Service also serves deaf tax payers with TTY (Teletypewriter for the Deaf) telephone numbers from coast to coast, including Hawaii. Not long ago, the Consumer Product Safety Commission also installed such a TTY phone, for information calls from deaf consumers.

Audio-visuals require a different set of considerations for cross-disability audiences. While the screen image deprives blind students, the sound track has to be signed for deaf viewers. Captioned slides are inaccessible to blind people, but may serve well a deaf audience.

Mindful of these pitfalls, we created two sets of slides-tapes-scripts, combining both, consumer education and advocacy. In consideration of visually impaired audiences, the audio part also describes the screen image. For hearing impaired viewers, interpreters signed the sound portion, or scripts are distributed to individuals.

"Wise Shopping Makes Cents" and "You, the Consumer Advocate" were used by trainee-trainers in their replication sessions for their peers, in fulfillment of their conditions of acceptance in the training course. Some reported that they used the tapes accompanying the slides; others preferred to add their own comments and use the production for interaction with their audiences.

Members of the project staff attended several of such trainee conducted training classes in organizations. They served as observers or resource persons and reported on the enthusiasm with which the sessions were given and received.

### Highlights

Among the many highlights, only a few emotional peaks can be mentioned here.

One of them was the enthusiastic execution of the first day's homework assignment--to write and mail letters to the top executives of four of the advertising giants on whom the class had agreed as their targets. The writers complained about the absence of disabled models in all of their television commercials. "Because I sit in a wheelchair, don't I brush my teeth?" "Don't you want to relieve my cold or headache?" "I too want my clothes whiter than white" were some of the phrases, continuing that occasionally disabled models should be shown using the advertisers' products, if the manufacturers wanted disabled consumers to buy them.

All letter writers received responses, polite and perfunctory. We enjoyed best the retort of one student who had received coupons towards the next purchase of Thomases Muffins, in response to his question why no children in wheelchairs ever munched on them. With an angry "We disabled want equality, not charity," he returned the coupons

to the Best Foods Company.

Another memorable moment was the report of a severely speech impaired woman who had acted on our advice. Triumphantly, she related how she had overcome her inhibition and approached her local banker for a small, personal loan which she did not really need and intended to pay back fast. She was ecstatic about her own courage and success.

### Graduation

For two reasons, graduation ceremonies were held two months after conclusion of the four full-day training sessions:

- 1) In order to qualify for graduation certificates, trainees had to submit proof that they had carried out their commitments to communicate their learning experiences to their peers in the weeks succeeding the training course;
- 2) graduation day served as class reunion and renewed previously formed friendships.

Attended by prominent personalities as guests, the social event had great meaning for the trainees. After a rousing commencement address, Dr. Frank G. Bowe, a brilliant deaf speaker, distributed the graduation certificates. The ovation of the day went to a trainee with such severe speech impairment that he had great trouble in communicating. Yet, he insisted on acting as the valedictorian, and though not everybody understood everything he said, his effort, enthusiasm and happiness radiated non-verbally and affected the audience.

After conclusion of the entire training course, several students published reports about their experiences in their organizations' news letters and proudly mailed copies to us. All throughout the succeeding year, we heard from students who were conducting consumer education sessions in their organizations, confirming to us that our grant goals had been achieved.

For the disabled population at large, our efforts are a drop in the bucket and we hope that replication will take place to spread the message to where it's badly needed.

### Closed Circuit Radio Consumer Education

A very different audience and a totally different medium required an approach to consumer education heretofore untried, to the best of my knowledge. Again, the Project Directors, the author and associate, Ruth Periman Klebaner, Ed.D., had no path to follow. We were truly grateful to the readers of our proposal, who, apparently recognizing the novelty, recommended funding to the Office of Consumers' Education.

### Radio Reading Services

Radio Reading Services offer local radio programming to persons unable to use regular print. Through the presentation of special programming, not available on commercial radio or television,

such as the reading of newspapers, periodicals and best sellers, as well as other special features, blind or physically disabled persons can have independent access to up-to-the minute information about daily life in their communities.

Most radio reading services use an FM Subsidiary Communications Authorization (SCA) transmission. This authorization, granted by the FCC, permits FM stations to simultaneously broadcast a main channel station on one frequency and to transmit programs to persons authorized to use special SCA receivers on frequencies slightly different from the main channel frequency. These special receivers are rather expensive because they must be produced in small quantities, pretuned to the local environmental and transmission conditions. Applicants' eligibility to use SCA receivers for radio reading must be verified by ophthalmologists or social agencies serving visually impaired individuals.

The first radio reading service went on the air in Minnesota in 1969. Currently, eightyfour services broadcast on 106 stations to more than 41,000 listeners in thirtythree states. Many more communities have expressed interest in establishing services. Staffed mostly by volunteers, lack of a continuing source of funding for operating the services is the main obstacle to their growth now. However, as radio reading becomes better known as a realistic and desired alternative to print reading, it is likely that the interest in and growth of RRS will continue to increase. The potential audience for RRS is more than three million persons with limitations in reading print across the United States. (Berkowitz and Morel, 1979)

In Touch Networks, New York's Radio Reading Service, on which the project is aired, claims a potential of 100,000 listeners in its fundraising appeal advertisements, carried by prominent magazines and newspapers as a public service.

The reality of the audience is far from its potential, limited by the fact that the station must distribute the costly receivers free of charge to applicants whose numbers greatly exceed the funds available for acquisition of receivers. At present, about 1,200 receivers are placed in homes in New York City, Westchester County, Long Island and parts of New Jersey, Waiting lists of applicants for receivers are reduced as cash flow from contributions by corporations and individuals permits.

#### Consumer Education on In Touch Networks

Rehabilitation programs for chronically or recently disabled individuals stress skills of daily living as part of training for independent living. Surely, knowing how to stretch limited means by applied consumer skills must be considered a vital skill for daily living. Yet, visually print-handicapped adults are deprived of information available to other consumers, enabling them to make wiser buying decisions: newspaper advertisements, store flyers, unit price shelf labels, coupons, warranties, contents and care labels and warnings, and all consumer information publications, distributed free by government and industry. None of these are as yet

**FOR 100,000  
NEW YORKERS,  
THIS IS A  
NEWSPAPER.**

**THE ONLY ONE  
THEY CAN USE.**



It's a radio for the blind and other handicapped. Tuned to a channel not available on ordinary sets. With a program no ordinary radio carries.

It's called In Touch and it keeps them in touch with the world.

Volunteers read daily newspapers, magazines, best sellers. Sales, jobs, TV programs, stock market reports. Everything that helps disabled people stay independent.

If you want to help handicapped New Yorkers, tell them about In Touch.

If you want to help In Touch, contributions are tax deductible.

**In Touch**  
NETWORKS, INC.

322 West 48 Street  
New York 10036  
(212) 586-5588

Reproduction of In Touch Advertisement, printed as public service in newspapers and magazines.

available in braille and rarely in audio form, such as discs or tapes.

On the other hand, some consumer education literature is available in "Talking Book" or magazine form, for instance Consumer Reports among others, listed in the Library's summaries. While such publications may serve the more sophisticated blind consumer, the average population's need for consumer education is not filled by conventional radio. On the contrary, consumer information conveyed in commercials is seductive or even misleading. It is designed to and may succeed in enticing unsophisticated listeners to mail-order advertised items from unreliable suppliers or to admit direct sellers into their homes, without being aware of

the laws that protect such consumer transactions.

"We propose to provide consumer education on In Touch Networks," Dr. Klebaner and I suggested in our proposal, "that will counteract such influence by radio commercials and will inform consumers about their rights in all consumer transactions, in person, by mail, phone or from direct sellers. All information will be geared to the special needs of print-handicapped persons."

Are we succeeding in carrying out what we promised? We hope we do.

#### "The Assertive Consumer"

Recruitment of trainees took place by inviting participation of listeners in the monthly brailled and large type program guide, mailed to holders of receivers--also free of charge, adding to the financial woes of the service. After preliminary announcement, registration forms were enclosed in the August Program Guide, also in large type and braille format. We offered recipients that they could fill in the forms in ink print or in braille, which was translated for us by the station's blind technicians.

Information we asked for was sex, age group and preference for morning or evening broadcasts, next to name, address and home and workplace telephones. Guided by the requests, we established an evening broadcast session for listeners who work in the daytime, and a morning repeat for those who spend more time at home.

About 60 students registered, though we know that there are many more listening without having registered. Their numbers are augmented by groups who listen in agencies to whom we supplied receivers for the special purpose of group listening and subsequent discussion of topics with their leaders.

Announcements about the project were sent to other Radio Reading Services around the country, to local press and media and to periodicals of consumer education interests and those serving disabled readers, some appearing in print and in Braille formats. Interest manifested itself immediately, with requests for detailed information received from various parts of the country. We feel encouraged to think that this interest forecasts replication, in part or total. Other services will be able to use copies of the tapes we are now creating and will offer to them on a strictly cost of replication basis, or they may use only our sequence of topics and, perhaps, use some ideas from our tapes, adjusted to their local circumstances. As a sample of our productions, we created a demonstration cassette, which, to date, we have mailed with our compliments to requests from several radio reading services.

#### Telecommunications

New concepts are making their way into the field of education. Telecommunications, teleconferences, distant learning experiences are becoming common buzzwords. In our project, we carry out the tele-

communications idea by having introduced hotline-telephones into the studio, on which we interact with our students in the "Classroom without Walls."

These telephones represent our joy and our nemesis. We are elated when both lines flash simultaneously and callers line up to speak to us, and we feel let down when calls trickle in. Having been forewarned that In Touch listeners are notoriously poor communicators, we consider the calls we get true victories, reflecting the interest we aroused in our listeners and their involvement with the topics we presented. Of course, we get to know individuals by their voices. There are those who call repeatedly, offering pertinent questions or strong opinions, pro or con points we had made. But then, does not every class instructor face those who always talk and those who never do, in their classrooms WITH walls?

Since we almost completed the 26 sessions of the course by now, we can report that by far the greatest response was aroused by the series "The Assertive Consumer of Health Care Services" when the telephones lit up like the proverbial Christmas tree. The least interest was shown in our Pre-Thanksgiving program, The Budget Gourmet, which turned into our own turkey.

When Dr. Klebaner and I approached the topic of healthcare, where our own consumer educational background did not appear fully adequate, we discovered that the hotline telephones could also serve additional purposes of telecommunications.

While we had the good fortune of having some medical experts in the studio with us for live presentations and responses to phoned questions from students, others would have been out of reach, were it not for the modicum of telephoned interviews or pretaped interviews in the field. Thus, we opened our classroom without walls to physicians from such exalted places as the National Institute for Health in Bethesda, MD and other prestigious teaching centers. In a suburban medical center, we interviewed a patient representative and one of the patients she had served.

Applying the newly discovered method to other topics, we had firsthand warnings about fraudulent work-at-home schemes from the New York District Attorney and got advice on how not to give Uncle Sam more than his due from consumer representatives of the Internal Revenue Service.

By this method, the classroom assistance of top experts in their fields is limited only by instructors' imaginations and their skills in making appropriate connections.

Before concluding the course, we plan to arrange a face to face meeting with our students. We deliberately postponed the event until the month of May, so that no inclement weather conditions should complicate the logistics of a personal encounter between the students of the classroom without walls and their classmates and instructors.

After conclusion of the project, we shall give a full report to the Annual Conference of Radio

Reading Services, this year meeting in Boston, MA. We shall faithfully report our expectations, implementation, successes and disappointments. And then--we'll be looking forward to hearing from people who listened to our experiences, accepted the idea and improved the methods to suit their own audiences.

Perhaps a reader of this report will be among that welcome group.

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GETTING NEW IDEAS INTO  
THE CONSUMER EDUCATION FIELD

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Abstract

Some light is shed on spreading new ideas in consumer education by current research in dissemination strategies and by a careful look at the consumer education world and at what has worked to get federally-funded innovations into use.

This paper has been developed as an integral part of the Consumer Education Development Program, federally-funded under contract with the United States Office of Education, Office of Consumer Education. It is one of several research efforts aimed to stretch the horizons of consumer education and to develop strategies for getting new ideas into use in both school and community.

The approach we utilize in designing dissemination strategies for consumer education involves three steps.

1. First, we will distill what has been learned about diffusion and dissemination. Second, we will describe the "world" in which consumer education takes place. Then we will discuss feasible strategies for diffusion. We engage in this task with full awareness that practical feasibility is determined by financial, political and pedagogical factors.

2. Research Findings About Diffusion and Dissemination.

Social scientists, looking at the spread of new inventions and processes, have produced an extensive literature on what facilitates and what impedes the adoption of new "products" and "processes."<sup>2</sup> They have dealt with the process of innovation in a wide variety of fields - anthropology, sociology, organizational theory, social psychology - and have been concerned with technological and social inventions: smallpox inoculations (Miller, 1957); educational innovations (Mort and Cornell, 1938; Rose, 1958; Miles, 1964; Carlson, 1967; Knight, 1967; Guba, 1968, Keeley, 1968; Corwin, 1972); agricultural inventions (Lionberger, 1960; Rogers, 1962); child-rearing practices among American mothers (Brim, 1954; Macoby et al, 1959), medical

<sup>1</sup>Project Associate, Consumer Education Development Program.

<sup>2</sup>See Outline: Knowledge Production. The model which such researchers have in mind is one of knowledge production, in which a new idea passes through a production line from early inception to product.

Knowledge Production

Research: Provides a basis for invention.

Development

Invention: Produces the new solution to a problem or the invention.

Design: Constructs and packages the components of the new solution. Creates the Innovation.

Evaluation: Tries and tests the packages invention under an appropriate range of conditions.

Diffusion

Dissemination: Informs and creates an awareness of the Innovation.

Demonstration: Provides opportunity to examine and assess the Innovation.

Adoption

Trial: Tries the Innovation out in a specific situation.

Decision to adopt: Takes formal action to adopt the Innovation for use in a specific situation.

Installation: Adapts the Innovation to the adopting institution and creates conditions necessary to make the innovation operational.

Institutionalization: Maintains the innovation as a part of the on-going system.

\*Adapted from Egon: G. Guba, "Methodological Strategies for Educational Change," paper presented to the Conference on Strategies for Ed. Change, Wash. D.C. 1965.

inventions (Caplow, 1952; Coleman, 1966); the introduction of modern machinery into underdeveloped nations (Goldsden and Ralis, 1957). The sheer volume of such studies (Rogers and Shoemaker reviewed 15,000 of them in 1971) bears witness to a widespread interest among people in the change process.

Diffusion research has, more recently, looked at the change process as it has been influenced by powerful outside agents (like the federal government), and as the process has been affected by organizational factors.



Federal intervention in the change process ranges from the highly successful science curricula and the introduction of kindergarten to detailed strategies currently undertaken by federal agencies like the Office of Education,<sup>3</sup> the National Diffusion Network (NDN), the Educational Resources Information Clearinghouse (ERIC), the Women's Educational Equity Communications Network, Bureau of Education for the Handicapped (BEH), programs like Dissemin/Action and LINC Services. The success of such intervention in the change process seems to depend on certain factors:

1. The presence of a broad social mandate for change (Berman, 1974)
2. Well-planned demonstrations (Hayes, 1977; Gartner and Jackson, 1977; Gartner and Riessman, 1975)
3. Effective local leadership, competent and committed teachers, school district officials with highly developed management skills. Frequent regular staff meetings, local materials development, a critical mass of project participants. (Berman, Greenwood, McLaughlin, 1975)
4. Large scale reform efforts which have such characteristics as: esprit de corps, strong focus on management objectives, sharp leadership. (Gartner and Riessman, 1975)

<sup>3</sup>Among the most far reaching of these changes has been curricular change, done in a large-scale way by means of demonstration projects. See Alan Gartner and Frank Riessman, "Strategies for Large Scale Educational Reform," Teachers College Record. (February, 1974): 349-55.

<sup>4</sup>As much of this research was conducted prior to the sharp increase in women's participation in the paid labor force, particular care must be taken in so far as these findings relate to sex differences.

The impact of organizational characteristics on change has been studied by researchers and the following characteristics of innovative organizations have emerged:

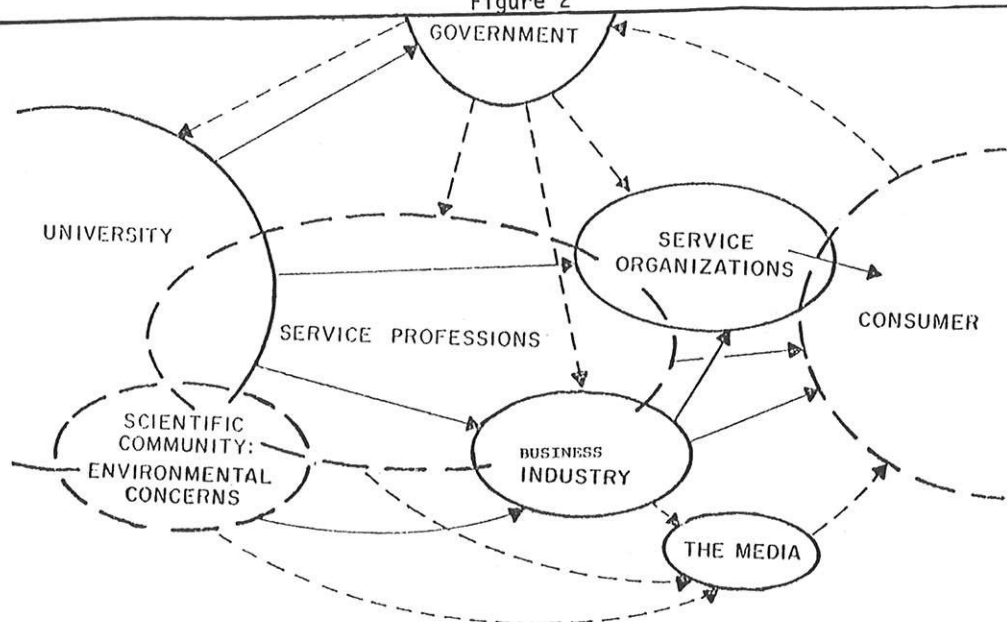
1. Since certain kinds of individuals are prone to innovative behavior (for example, younger, more cosmopolitan, better-educated males<sup>4</sup>) organizations with a high percentage of such people are likely to be more innovative. (Rogers, 1962, and Rogers and Shoemaker, 1971, review this literature.)
2. Heterogeneous or changing environments are likely to cause problems for organizations that need innovative organizational solutions. (Ever, 1965; Tenberry, 1965; Baldrige, 1971)
3. Great organizational complexity and large size promote innovative behavior because of specialized expertise in subunits and because of critical masses of problems that demand solution (See Wilson, 1963; Hage and Aiken, 1967; Sapolsky, 1967.)

3. Consumer Education World: Implications for Diffusion

The world in which consumer education is delivered resembles a "multi-organization," a complex system composed of traditional educational institutions, community organizations, government agencies, business-industry, labor unions, professional organizations, journals and publications. (See Figure 2. In his "state of the art" paper on consumer education, Joseph Uhl focuses on the multiple approaches of those engaged in doing consumer education.

In our pluralistic society, many demands are placed on consumer education. Those in government may view consumer education as a necessary supplement to laws designed to foster competition and consumer protection. Educators in turn look upon consumer education as a responsibility of the educational process in assisting the individual to cope with his/her and the society's problems. Businessmen tend to view consumer education as a natural

Figure 2



extension of their efforts to produce what consumers want. Consumer leaders in contrast place a major responsibility for consumer protection on the process of consumer education.<sup>5</sup>

Strategies to spread new ideas in the field must take into account the multiple motives of each facet of the complex consumer education delivery. The Cooperative Extension, the National Consumers League, the Michigan Consumer Education Center, J.C. Penney, the American Council of Life Insurance, the Teamsters Union - each form an integral part of the delivery system for consumer education and has a role to play.

Government funds and facilitates new ideas, implements policy in consumer education by drawing on the resources of the university and relating these resources with the service professions, like those of social worker and educator. Trained teachers, business persons involved in consumer education, and community groups like the various public interest groups each do their share of educating the consumer by means of published pamphlets and materials, counseling on consumer issues, direct educational efforts, and action projects.

Existing diffusion events form the natural mode for new ideas to be spread in the field, events like the Consumer Catch-Up Conferences, CFA Workshops, ACCI annual meetings, Office of Consumers' Education project director meetings. Certain "media" facilitate the linkage of persons from these organizations: the Journal of Consumer Affairs, Journal of Consumer Research, Consumer Reports, Money. Such events usually arise in the context of existing networks in the field, among them, the potential network of State Department of Education persons charged with responsibility for consumer education. As a part of the background research for this report, we conducted a telephone survey of State Ed. persons and discovered that only 5% of such people work at consumer education full-time; 45% think of themselves as part of a consumer education network. Most of those responsible for consumer education at the state level are primarily in the fields of home economics or social studies; few had any formal training in consumer education. We conclude therefore that while there is potential for a dissemination network here, these are not people whose primary professional concern or interest is consumer education.

#### 4. Strategies for Change

Devising dissemination strategies in consumer education requires that we keep in mind the existing networks in consumer education and design processes for dissemination which make use of them. Other factors which must be kept in mind include:

<sup>5</sup>Uhl, Joseph N., et. al, "Survey and Evaluation of Consumer Education Programs in the United States. Vol. I: Survey and Evaluation of Institutional and Secondary School Consumer Education Programs," Final Report. Project No. 9-0022, Office of Education, Department of Health, Education and Welfare, March 1970.

● The nature of the organizations involved - in both the public, private and "mixed" sectors: their particular goals and mission, the environment in which they function and the impact of any change proposed.

● The kinds of support structures which are needed to sustain change. These will, of course, vary with the type of organization and the individuals involved. They will include: funding, administration support, incentives for individual groups.

● The kinds of political coalitions between and among organizations involved in consumer education are necessary and possible. Some ongoing coalitions have already been formed in the "consumer world": PIRG, Joint Council on Economic Education, COIN, CFA are themselves coalitions. What qualities make them work?

● The current lack of social justification for change in consumer education. Community groups and formal educational institutions as well, frequently do not educate for life in a global society, in an ever changing economic environment, giving people access to widening sources of information.

● The impact of current funding sources in the field: the Joint Council of Economic Education, business interests, federal Consumer and Home-making funds.

Specific strategies for knowledge production and dissemination in consumer education must take account of the whole range of knowledge production activities: need sensing, knowledge processing, dissemination, utilization and evaluation. Need sensing - strategies which keep track of needs in consumer education might include designing a conduit to keep the pulse of felt needs among consumer educators. Projected needs ought to be systematically foreseen by futurists and social scientists who view the field from some distance and weigh its content against social trends. Knowledge production and processing - based on such needs, research can "produce" knowledge in an interdisciplinary mode for consumer education. And work is needed to process such knowledge into format useable by consumer educators. Training for such persons, either inservice or preservice, is a necessary part of any dissemination strategy in the field. Dissemination - Innovative approaches to content, delivery and target audiences can be spread throughout the field by means of existing networks and newly developed linkage systems. The initiative here must be taken by some organization and the mechanisms for continuous linkage require funding. Evaluation - The success of the process can be judged by the rate at which view and exemplary ideas are spread in the field of consumer education.

#### 5. Conclusion

A new system is needed in consumer education which links new ideas and approaches to materials production and teacher training and which makes use of existing networks and creates new ones for diffusion purposes.

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THE CALIFORNIA CONSUMER EDUCATION TRAINING PROJECT

Patricia Hollingsworth, Constitutional Rights Foundation

Although the need for consumer education is now well recognized and both the public and private sectors are responding to the need, still much important information needs to be disseminated to the populous. As more people become aware of consumer pitfalls, the demand for knowledge to improve consumer skills and protections increases. Consumers want to assert their rights. As a result, governmental representatives have expressed a need for comprehensive methods to help convey consumer related information to the public.

Educators also frequently contact the California Department of Consumer Affairs wanting to know about consumer education materials and other assistance the department can provide. Even teachers in the field of consumer education feel the need for additional support. To fill this demand, it is essential to provide more information about consumer rights and responsibilities as well as to demonstrate consumer action teaching strategies.

The California Department of Consumer Affairs, in conjunction with the Constitutional Rights Foundation, has developed a Training Project designed to meet the consumer education training needs of California's public employees and teachers.

The Consumer Education Training Project conducts training workshops throughout the state for teachers and public employees. Training packets have been developed for each group by integrating materials published by both the Department of Consumer Affairs and the Constitutional Rights Foundation.

The Consumer Education Teacher Training Packet is designed as a comprehensive guide for use by secondary school teachers. Not only does the packet demonstrate how to use the published materials, but it also incorporates numerous innovative teaching strategies. Included are role-plays and simulations designed by the Constitutional Rights Foundation to inform and give the student the self-confidence necessary to deal effectively with a real-life consumer problem.

Another essential component of the Project is the workshop itself. Teacher workshops have been designed to demonstrate specific teaching strategies. Four main topics or units are discussed. "Truth in Advertising" allows the student to experiment and challenge advertisers' commercial claims. "Credit" and "Landlord vs. Tenant" incorporate role-plays by presenting to students the steps for obtaining credit and an apartment. Students act out certain procedures. "Small Claims Court" is a simulation which demonstrates judicial resolution of a consumer conflict. Students simulate cases by acting as plaintiffs, defendants and judges.

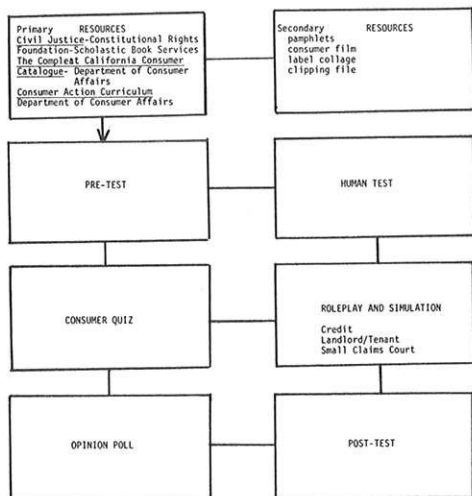
Another aspect of the workshop is the demonstration of a variety of consumer tests. The Pre-Test, Human Test and Consumer Quiz assess student knowledge and encourage discussion and interaction. The Opinion Poll evaluates a student's readiness to act out his/her own consumer interests and concerns. The Post-Test reassesses information queried on the Pre-Test.

During the workshop primary and secondary resources are discussed. (See chart). Also available are lawyers and persons employed by consumer protection agencies who can bring much information to the classroom. As part of the Constitutional Rights Foundation's Lawyer-in-the-Classroom Program, 800 lawyers throughout California volunteer their time to speak to students.

Workshops have been presented in eleven counties throughout the state of California. Patricia Hollingsworth, Project Education Director, recently explained the project and the teaching strategies at the ACCI proceedings in San Diego, Saturday morning, April 19.

In addition to the development of resource packets and training workshops, the Consumer Education Training Project publishes two editions of "Consumer Connection", a consumer newsletter for secondary students. Articles written for and by students inform and encourage consumer action. The articles show how both government agencies and private, non-profit organizations are working to inform and aid consumers.

CONSUMER EDUCATION TRAINING PROJECT  
TEACHING STRATEGIES



# CONSUMER CONNECTION

Published by the Constitutional Rights Foundation and the California Department of Consumer Affairs

Fall/Winter 1979-80

## EDUCATION UPDATE How To Buy Automobile Insurance

It's a fact that all automobile insurance policies are not created equal. In California a single multi-driver policy can be up to 20 times more expensive than the minimum paid by other drivers. Why? Because of the way an insurance company rates the young driver - much more likely than an adult to have an accident. Statistics show that the age group has the highest accident rate on the road.

And yet, with more young Americans on the road than ever before, the insurance industry can be surprisingly sophisticated about the hows and whys of purchasing automobile insurance. The first visit to an insurance agent can lead to confusion and give rise to a number of questions. What is the meaning of deductible? Why can one person obtain cheaper coverage than another? "Bad risk" is double! How does one get an insurance discount? What is financial responsibility level?

To become responsible, knowledgeable consumers, students need to familiarize themselves with the basic principles and jargon of the auto insurance business with this knowledge they can: "Shop around" for the type of coverage best suited to their needs. A young person may qualify for discounts, for example, by being a non-smoker, driving a lower powered car, or maintaining a good grade point average in school. Students should also become aware of the current debate over "no fault" auto insurance, as California may someday join the ranks of states with this type of coverage.

Through readings, discussions, and projects such as those suggested here, students can become better informed in an area that offers a first step toward adulthood - driving an automobile. (Continued on page 4)

**A common question about auto insurance involves a rate increase after an accident. Is your like that? "I had an accident a few months back which was my fault and sure enough, I had had my policy renewed and my rates went up. What if I was a non-smoker and what my rates went up so much - the increase in my premium was the last of my accident. Is that fair?"**

**Your costly experience demonstrates carefully or it will cost you a bundle. The second rule, the insurance companies use in setting your rate, is that if you've had one accident you'll probably have more than one.**

**From Getting Your Money's Worth, by Herbert S. Dunsen, Public Affairs Press, Wash. D.C., 1974.**

## "Consumer - Fight Back"



### An Interview with David Horowitz

By Patricia Hollingsworth  
Public Education Director

David Horowitz, nationally known consumer advocate and NBC consumer ombudsman, is host of the nationally syndicated program, "Consumer Update and the Suburban Fight Back and Don't Get Ripped Off," a supplementary insurance law.

The following interview covers a number of consumer issues that confront us all.

**Q: Do you think parents and young people think of the role of government in regulating consumer problems?**

### Contracts: Know What You Are Signing

When Susan Green returned from school Thursday a letter caught her eye inside the family mail. It was addressed to her: "Congratulations! You are the recipient of a special group of qualified students to whom this offer is being made. To receive your first gift - 'A Complete Guide on How to Design and Type a Term Paper in One Hour,' just telephone 213-234. A representative of Speedtype will arrange to deliver your guide to your home. No obligation."

Susan thought, "Why not?" She called the number and arranged to have the Speedtype guide delivered. About 11:00 AM on Saturday she doublet the ring to Mr. Bond, the representative from Speedtype. He congratulated Susan and told her there were just a few questions he would like to ask her. He asked if she was right. Her eyebrows furrowed only two weeks ago, she said yes. He explained that he didn't usually work Saturdays, but that he wanted Susan to have her

guide as soon as possible. Susan thought, "Why not?" She called the number and arranged to have the Speedtype guide delivered. About 11:00 AM on Saturday she doublet the ring to Mr. Bond, the representative from Speedtype. He congratulated Susan and told her there were just a few questions he would like to ask her. He asked if she was right. Her eyebrows furrowed only two weeks ago, she said yes. He explained that he didn't usually work Saturdays, but that he wanted Susan to have her

## What is CETP to You?

Have you ever called a government agency for assistance and been referred to the wrong place? Have you ever spent two hours on the phone trying to find the answer to one simple question? Have you ever had difficulty finding up-to-date information on consumer laws?

If so, the Consumer Education Training Project may interest you. This year, federally funded training projects will help alleviate these problems. The Consumer Education Training Project, funded in part by Intergovernmental Personnel Act funds in 1978, conducted by the California Department of Consumer Affairs in conjunction with the Constitutional Rights Foundation.

Each group will develop extensive consumer education information packets and conduct intensive training programs. The Constitutional Rights Foundation will provide secondary teachers with training which will prepare them to use the materials in the classroom. The Department of Consumer Affairs training sessions, granted primarily to employees of local and state agencies will discuss current consumer concerns. Later, trainers will



Brewer/McMullen

Educators are also encouraged as part of the project to join a "Justice Walk". This activity designed and developed by the Constitutional Rights Foundation takes educators on a tour of the local consumer protection agencies, district attorney's office and Small Claim's Court.

The response to California's Consumer Education Training Project has been extremely favorable. Enthusiastic comments by teachers already trained in workshops have stimulated others to ask for training. In addition, because consumer education impacts many educational disciplines including business, basic-life skills, social studies, home economics and English, there are a great number of educators still to be served.

The Project is funded in part by an Intergovernmental Personnel Agreement with the Department of Consumer Affairs. For information regarding California's Consumer Education Training Project contact:

### Teacher Training -

Constitutional Rights Foundation  
6310 San Vicente Boulevard  
Suite 402  
Los Angeles, California 90048  
Attn: Patricia Hollingsworth

### Public Employee Training -

California Department of Consumer Affairs  
1020 North Street  
Sacramento, California 95814  
Attn: Carol Ann Parsons

Participating teachers receive class sets as do educators who normally receive the Department of Consumer Affairs' "Education Update".

# CONSUMER CONNECTION

Published by the Constitutional Rights Foundation and the California Department of Consumer Affairs

Vol. 1, No. 2

## EDUCATION UPDATE Health Care Services - For Young People

Many teenagers are unaware of the health care services that are available to them. Some come from low-income families. Planned Parenthood centers, and county health clinics that will give health care and counseling to minors. In addition, California counties are being encouraged through the county health care system, to provide health care to those who are unable to afford it. However, the kinds of services available will vary from county to county.

In most cases, young people receive medical care with the knowledge and consent of their parents or guardians. However, under certain circumstances, in California, minors may receive treatment without their parents or guardians knowledge or consent if: confidential treatment.

In California, minors aged 12 and older may legally receive confidential family planning and birth control counseling and services, venereal disease treatment, abortions during the first three months of pregnancy, diagnosis and treatment of drug and alcohol abuse, and medical care in cases of rape, sexual assault and child abuse. In addition, minors who are married, separated, divorced, in the military, or legally emancipated (financially independent and/or living permanently away from their parents) do not need parental consent for any type of medical care.

These minors should keep in mind, however, that they are financially liable for any medical care they consent to on their own. It is important that young people make medical care decisions about the charges for that care beforehand. Also, many physicians and other health care providers are reluctant to treat minors for any problem, unless the parents or guardians give consent, and many hospitals will treat minors only in extreme emergencies. On the other hand, some cities have free or low-cost teen clinics, Planned Parenthood centers, and county clinics that will give health care and counseling to minors, usually related to birth control and venereal disease.

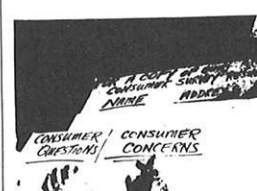
Another service available to minors is nutrition counseling, which can be received from teen clinics, which are community clinics that serve young people in some areas or county health clinics. Although most teenagers receive adequate quantities of food, they are still not receiving adequate nourishment. In addition, the numerous activities that many teenagers become involved in can affect their dietary habits. Due to the scheduling of their activities, they often no longer eat three meals with the family, but instead opt for fast food dining or a quick snack.

Many teenagers find consumption in high in calories and low in nutrients, especially from food deficiencies can lead to anemia, inadequate physical growth, fatigue and severe headaches. Food sources high in iron include variety meats, hamburger and liver, lean meats, seafood, egg yolk, dried peas and beans, and such help provide a great deal of iron treatment.

The diets of teenagers have also been found to be low in vitamins, particularly vitamins A, B1, B2, B6, C, and E. Vitamin A deficiency can be alleviated by drinking three to four glasses of milk daily. Iron can be found in fish and some cereals, apricots, oranges, broccoli, melon, watermelon, raisins, and whole grain products. Vitamin B1 can be found in whole grain cereals, dark green leafy vegetables such as broccoli, collard, and mustard, beet and turnip greens, and chili peppers, and deficiency in iron can be alleviated by eating iron-rich foods, such as meat, fish, and poultry.

Good health is a cornerstone of all activities. Such information will help you and the appropriate health care services. The California Department of Consumer Affairs is publishing a California Consumer Guide - Health Care. The publication covers a wide range of health care services, including birth control, family planning and reproductive rights, and health care problems of youth. A late summer publication date is anticipated. If you are interested in receiving additional information at this time, contact Janet Meyer, Education Coordinator, California Department of Consumer Affairs, 1020 N. Street, Room 211, Sacramento, CA 95814. (916) 487-4444.

## Active and Aware Students Set Up a Consumer Information Booth



The bright red octagonal sign on the front of the table at the shopping center mall read "STOP". Students formed around the shopping center with similar signs proclaiming "STOP".

The word "STOP" stood for "Students Teach the Public." By operating a consumer information booth at a local shopping center, the students at Patrick Henry High School educated the public about consumer rights. Questions, either from shoppers who stopped at the table, or from shoppers who approached in the street, were collected. Later, answers to the questions underwent a whole range of consumer services were mailed directly to the volunteer.

The students participated in the booth project as part of their consumer education course. Students from local schools, businesses and home economics classes also participated. The booth was set up and ran three days a week from 10 to 2 p.m. over a period of three weeks.



The students had to obtain field permission for the STOP project. They either drove their own cars to the shopping center or were driven by the teacher. The project was handled by a team, including both of us that one of the other instructor supervised the students at the shopping center. The class met for two hours every other day. They gave the members more time to carry out the activity.

STOP provided students with a chance to share their consumer knowledge with the community. By reaching others the students were able to teach themselves.

Steps to follow to set up an information booth:

1. Determine the purpose of the booth and your specific issues.
2. Pick location and obtain permission to set up booth.
3. Set up schedule for students to work at booth and arrange for transportation.
4. Solicit questions from the public.
5. Research questions.
6. Contact volunteers with the answers.
7. Research: if consumer action is required, California Department of Consumer Affairs.