

THE HIERARCHY OF CONSUMER PARTICIPATION AS A BLUEPRINT FOR SEGMENTING CONSUMER STRATEGIES

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Abstract: A fundamental principle of the market economic model is that a "balance of information" keeps the market efficient. This paper suggests that the sophistication of consumer education lags significantly behind that of marketing and advertising, and that segmentation and targeting of consumer information, education and protection (IEP) are necessary to redress resulting imbalances. A series of strategies based on the hierarchy of consumer participation is presented as a "blueprint" for targeting policies and programs.

"hierarchy of consumer participation" (Hyman, 1990). The hierarchy is based on a composite scale which measures consumers' knowledge about a decision area, independence of decision, use of information sources and tendency to influence others. This research allows us to segment consumers based on their proficiency in consumer decision making and provides a "hard data" base for the inference that to target specific consumer segments for optimal program impact and efficient, effective use of resources.

INTRODUCTION

A fundamental principle of the market economic model is that consumers have full and complete information about products and their options, and that this information is used to make wise decisions about purchases. A "balance of information" keeps the market efficient. Failing this, the market is skewed, consumers make inefficient choices, and supply-demand cycles are distorted. A corollary assumption is that all consumers are competent in information acquisition and use. Needless to say, both experience and consumer research are replete with examples of how these principles do not apply in our present economy. Additionally, market segmentation has become a fundamental principle of advertising and selling. Segmentation allows manufacturers and sellers to target their products or their pitch to specific sub-groups. A plus from the consumer perspective is specialized products for certain market "niches." On the minus side segmentation can lead to targeting of inferior products to certain groups and unbalanced information about products and services. Thus when consumers are not fully informed or seller-oriented segmentation is not balanced by some consumer mechanism the balance of information is upset.

An imbalance of information leads to the current situation with a diverse population of consumers in the marketplace. On the one hand, a remarkably aware and capable contingent makes good use of resources by purchasing only after consideration and assessment of price and quality. On the other hand, a substantial proportion of consumers is essentially a manipulated mass, constantly victimized by one-sided promotions and advertising, lack of product knowledge, lack of wise decision-making skills, and accorded few regulatory protections. This paper suggests that the sophistication of consumer education lags significantly behind that of marketing and advertising, and that segmentation and targeting of consumer information, education and protection (IEP) are necessary to redress resulting imbalances.

The research base for this article is the Penn State study of consumer decision making which established a

OVERVIEW OF THE HIERARCHY OF CONSUMER PARTICIPATION

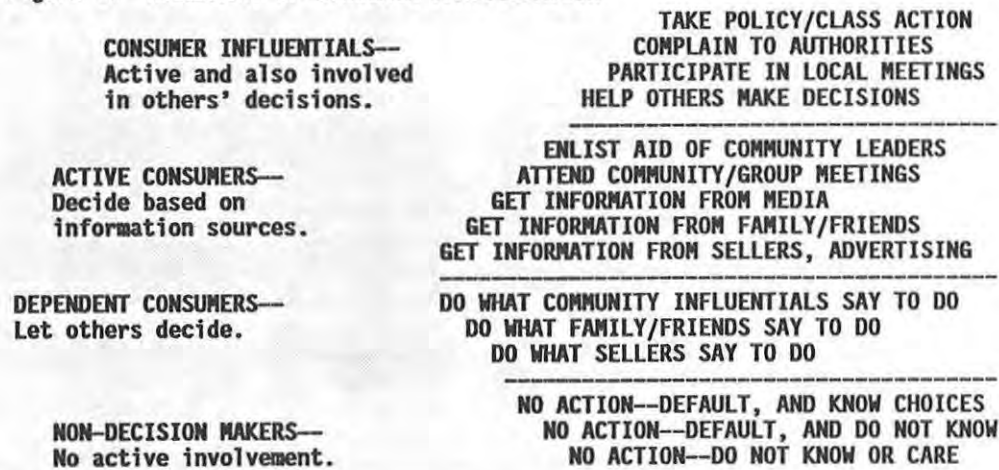
Consumer research reveals a differential receptiveness on the part of consumers to the understanding and use of consumer information and education. Furthermore, our research on a statewide sample of Pennsylvania consumers shows that the patterns identified in the consumer literature are interrelated in consumer decision making. Hyman (1990) finds that consumers are not equally independent in their decision making; they are not equally well informed; they do not use the same sources of information; nor do they equally attempt to influence others. Most importantly, there is a strong interrelationship between the four sets of variables that measure these items. The hierarchy identifies four "ideal types" of consumers: consumer influentials, active consumers, dependent consumers, and non-decision makers.¹ Figure 1 depicts this hierarchy of consumer participation. The different levels represent points on a continuum. "Consumer proficiency" is higher as one moves up the hierarchy.² The study shows a clear, statistically significant pattern across the four variables: high scores on one are related to high scores on the others. This is a significant finding for it means that consumers who exhibit greater knowledge and independence in their own decision making have a higher than average tendency both to get information from a variety of sources and to influence others. **A key inference from this fact is that consumer information education and protection programs should not be directed to all consumers willy nilly. Some will be able to benefit from in-depth technical information. Others can comprehend only uncomplicated messages. Segmentation is required for success.**

¹The hierarchy is presented in Hyman (1990) is only summarized here for the benefit of the reader. Hyman (1990) and Maynes (1988) provide references to previous research.

²The hierarchy defines "consumer proficiency" as a composite score based on (1) the independence of decision making, (2) how well people are informed about a decision area, (3) their use of one or more sources of information about the product or service, and (4) their involvement in advising or influencing others' decisions.

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Figure 1. HIERARCHY OF CONSUMER PARTICIPATION



Hyman (1989) also supports the idea that these patterns extend beyond consumer behavior in a specific area. Recall that social and political participation in American society also are not evenly distributed throughout the population. Those who participate in social, economic and political affairs tend to reflect higher levels of income, education and age (Verba and Nie 1972; Smith and Macaulay, 1980). Some citizens remain outside or on the periphery, of decision making. Others become intensely involved. A "hierarchy of political participation" (Milbrath 1965, Milbrath and Goel 1982) reflects patterns similar to those in the consumer hierarchy. Specifically, Hyman (1989) extends the research beyond consumers in specific consumer decision making to more general consumer and political behavior. Significant relationships are found between scores on the consumer decision-making scale (CDS) and: (1) a consumer problem perception index; (2) a consumer complaining behavior index; (3) a community and political participation index; and (4) a consumer information seeking index. A cluster analysis of the four scores produces six specific groupings of consumers and the percentage of consumers in each cluster (Hyman, 1989). Each cluster has different levels of consumer proficiency and different characteristics. The six groupings parallel the hierarchy. The clusters are labeled (from the most proficient to the least proficient): Cosmopolitans, Opinion Leaders, Knowledgeable Actives, Average Actives, Dependent Consumers, and Non-Decision Makers. The next section and Table 1 summarize and describe the six major clusters. The clusters provide empirically-derived targets for designing consumer information, education and protection (IEP) strategies in the latter part of this paper.

OVERVIEW OF THE SIX CLUSTERS

The individuals in the six clusters are very different in their utility consumer problem perception, consumer complaining, consumer decision-making proficiency, problem perception participation in community and political affairs, and consumer information seeking. These differences are important benchmarks for a segmented approach to consumer education and protection. Table 1 presents the average (mean) scores for each of the variables in the cluster analysis.

TABLE 1. CLUSTER SCORES FOR VARIABLES ON WHICH CLUSTER GROUPINGS ARE DERIVED

CONSUMER PROF- ICIENCY CLUSTER	Dec. Mkg.	Prob. Perc.	Compl. Index	Pol. Part.	Info. Seek.	%
INFLUENTIALS						
Cosmopolitans	57.2	2.5	3.0	4.7	4.5	4%
ACTIVES						
Opin. Leaders	36.5	3.1	2.4	4.3	5.0	9%
Knowledgeable	25.8	1.9	2.2	4.2	3.1	9%
DEPENDENT						
Moderate. Dep.	15.2	1.7	1.6	3.2	3.5	28%
Hi Dependence	7.0	1.6	1.5	3.5	2.0	22%
NON-DECISION MAKERS						
Non-Dec. Makers	2.7	1.1	1.2	2.8	4.7	28%
Average Score	14.2	1.7	1.6	3.4	3.6	(488)

Consumer Influentials. The Cosmopolitans constitute four percent of consumers. Cosmopolitans are proficient in consumer, community and political matters. They are active in influencing others. They have a high tendency to be involved in matters of policy and change. "Consumer influentials" are the pool from which leaders, advisers and activists are drawn. They provide advice and aid to others, and they become involved in social issues. Cosmopolitans are prime targets for networking, organizing and advising. They have the capacity to utilize in-depth information, and to use it in broader, other-directed ways.

Active Consumers. The two "active consumer" clusters contain opinion leaders and knowledgeable consumers. They fall just below the consumer influentials on the hierarchy, and are well above average on the cluster variables. These clusters each contain nine percent of all consumers. Their knowledge, proficiency and participation rank in varying degrees from high to moderate. They can be expected to make considered judgments about their purchases using one or more sources of information. Opinion leaders score higher in all areas. The opinion leaders tend to be younger and have higher levels of education and income. Professionals and managers are the predo-

minant occupation in this cluster. These consumers are different from the knowledgeable in that they frequently provide advice and information to relatives, friends and acquaintances. Opinion leaders, therefore, are a reservoir of potential recruits for consumer leadership and advisor programs. The **knowledgeables**, in contrast, tend to be in the middle-age groupings, with slightly above average incomes and education. There are some managers and professionals in this cluster, but it is characterized more by a high proportion of craftsmen. The knowledgeable typify the image of the average citizen who is reasonably well-informed and generally proficient in consumer decision making, but is erratic in information gathering and comparative shopping, and is not active in consumer affairs. These consumers need to be motivated to seek and use information, and perhaps most importantly, require high quality, easily accessed consumer information. Together, these two clusters are primary targets for consumer information and education. They also contain people who could be recruited and trained to be opinion leaders.

Dependent Consumers. The two "dependent consumer" clusters are labeled "moderately dependent" and "hi-dependent" respectively. They account for fully half of all consumers (28 and 22 percent respectively). We characterize them as typical consumers. The average (mean) scores for the moderately dependent consumers are comparable to the mean scores for the overall study. However, the hi-dependent consumers are considerably below the average on decision-making proficiency and information seeking. Thus, the "average" consumers show considerable variation both within and between the clusters. The **moderately dependent** consumers are not well informed: they generally have only recognition-level knowledge, and about one in four responds "don't know" to questions on their decisions. They have average to low desire for more utility information. As an "average group" overall, this cluster will have some consumers who are quite adequate in handling their decisions, but the scores suggest that most need considerable information, education, and even protection. The **hi-dependent** people are well below average on all of the variables. They score particularly low on consumer decision making and information seeking. This 23 percent of consumers is very low in consumer proficiency, problem perception, complaint handling and desire for more information. These consumers tend to rely on others to make their decisions, or at least to tell them what to do. They use few, if any, sources of information to become knowledgeable about utility issues. This hi-dependent cluster is characterized by many consumers with education of a high school level or less, ages 60 and above, and annual household incomes of less than \$15,000. (We do find some people in this cluster who are highly educated, have higher incomes, and high participation scores; these consumers could protect themselves, and apparently have chosen not to be bothered.) If consumers in this cluster are to avoid the negative aspects of the market and deregulation, programs to provide advice and decision counseling by well-informed, non-self-interested "others," or regulatory protections, are required.

Non-Decision Makers. Finally, the "non-decision makers" represent 28 percent of our consumers. Non-decision

makers take default options or they leave their decisions entirely to someone else--sellers or significant others. In-depth, basic consumer education or regulatory protections are required for this group. Most of these consumers have a high school education or less. They score extremely low on consumer proficiency, consumer problem perception, complaint handling and community participation. There are some consumers in this group who express a high desire for more information about utility matters; these people could benefit from in-depth consumer education. The majority, which includes a high proportion of people over 65 years of age, expresses little desire for more utility information. The implication is that some direct assistance or protection policies are required for this group.

We suggest that effective consumer strategies will recognize the specific characteristics of these consumer groupings. The next section and Chart 1 identify a series of options for consumer information, education and protection (IEP). The options are intended to provide a general guide to the design of consumer information, education and protection strategies at any level or in any content area.

A BLUEPRINT FOR SEGMENTATION OF CONSUMER IEP

A logical inference from the hierarchy is that people with higher levels of decision-making skills have a comparative advantage both in the marketplace and in the regulatory arena. The comparative disadvantage of some is contrary to assumptions of both the market economic model and regulation in the public interest. Thus, segmentation of the consumer population is necessary for optimum consumer information, education and protection programs. We suggest a mix of three primary strategies: Consumer leadership; consumer education and information; and consumer protection.

- o **Consumer Leadership Strategies** emphasize the development of a network of trained, knowledgeable consumer leaders throughout the population. These strategies seek to create a "multiplier effect" by mobilizing the capacities of many individuals, organizations, companies and agencies to aid and to educate consumers. Consumer influentials and opinion leaders are primary targets for leadership strategies.
- o **Consumer Education and Information Strategies**³ involve multi-faceted approaches to inform and educate

³ Bannister and Monsma (1982) define consumer education as "the process of gaining the knowledge and skills needed in managing consumer resources and taking actions to influence the factors which affect consumer decisions." We make conceptual distinctions between the three forms (information, education and protection), although there is considerable flexibility and overlap. "Consumer information" is the provision of facts and figures about a product, service or organization. "Consumer education" is broader, including teaching consumers about wise search and decision making practices and how to use information. "Consumer protection" involves regulation of producers and sellers to protect consumers from various hazards that might otherwise emerge in the marketplace; and, direct assistance to individuals or groups to avoid hazards that are not controlled by regulation or marketplace dynamics.

consumers to make wise and responsible consumer decisions. Major distinctions on four levels are suggested; In-Depth Consumer Information should be directed primarily to provide consumer influentials and actives with a basis for working with other consumers; General Consumer Information should be directed to all consumers. Manufacturers and sellers, the mass media, and consumer organizations should have primary roles to play; General Consumer Education should be directed primarily to dependent consumers--those who need to learn how to decide as well as to acquire information; Basic Consumer Education is directed to people who need to learn the fundamentals of budgeting and purchasing.

- o **Consumer Protection Strategies** provide regulatory approaches as a fail-safe mechanism for health, quality and safety protections for consumers in general, and a safety-net for individuals that have problems or are particularly vulnerable. These strategies target all consumers for basic protections, and the non-decision makers and some dependent consumers for special programs.

Figure 2 presents a typology of consumer strategies and can serve as a blueprint for a segmented approach to action.

Figure 2. **TYPOLOGY OF CONSUMER STRATEGIES**

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- I. CONSUMER LEADERSHIP STRATEGIES**
 - o Leadership Education
 - o Consumer Leadership Network
 - o Consumer Adviser Training and Education
 - II. CONSUMER INFORMATION AND EDUCATION STRATEGIES**
 - o In-Depth Consumer Education
 - o General Consumer Information
 - o General Consumer Education
 - o Basic Consumer Education
 - III. UTILITY CONSUMER PROTECTION STRATEGIES**
 - o Consumer Guardian Program
 - o Complaint and Mediation
 - o Brochure and Literature Review
 - o Product and Service Quality and Safety Certification
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Leadership Education: Leadership education aspires to have people in every community with the knowledge, skills and motivation to inform and teach others how to make wise consumer decisions. Hyman shows (1990) that a large proportion of people rely on others for advice about their utility consumer decisions: much consumer information is communicated informally, by word of mouth. Leadership education promotes a multiplier effect--teach a few to teach others--leading to a larger overall impact.

Leadership education should be aimed primarily at consumer influentials and opinion leaders. The first goal of leadership education is to recruit and train consumer influentials and opinion leaders to be community consumer educators, including an in-depth understanding of

issues. Second, where applicable, it uses seminars, workshops and conferences to provide community leaders with the information and skills necessary to conduct local consumer information and education programs, to identify and voice problems in programs and policy in policy-making arenas. Third, an ongoing consumer education network is necessary to inform and renew community consumer educators (see below). Together, these three goals are directed to developing and maintaining a pool of consumer education leaders and advisers in our communities.

A Consumer Leadership Education Network: An associated strategy provides motivation, reinforcement and renewal through an ongoing leadership network for cosmopolitans and opinion leaders. The leadership network should provide both periodic communications to members (as through a newsletter), mailings of new or revised information, and copies of brochures for distribution to others. It could also make available an ongoing and flexible news and information network through audiotext, videotext and computerized bulletin boards. Speaker's bureaus, displays at conferences and workshops, and a video tape library for rentals can provide additional resources for community leaders. A central feature of such a network should be a consumer education advisory panel to review government and corporate policies and materials and provide feedback regarding consumer needs. Such an ongoing network is probably a key to the long-term success of a leadership education program.

Consumer Adviser Training and Education

A large proportion of consumers rely on the advice of others--in particular family, friends and acquaintances--in making their decisions. But family and friends are not always reliable sources for technical information or up-to-date facts about consumer matters. The consumer adviser concept takes into account the fact that most consumers are inclined to discuss consumer issues in informal settings rather than formal programs. **Advisor training will recruit and train people to interact in an advisory capacity with consumers in a variety of day-to-day contacts--the workplace, community meetings, and social gatherings.** The goal is to have a large number of people in every community who are willing to assist those consumers who are not capable of making decisions on their own. Leaders, staff, and members of a wide variety of community organizations can serve in this capacity if they are informed and motivated to discuss consumer matters with others. Dependent consumers can be matched with these more knowledgeable consumers, through the assistance of local organizations and referrals by private companies and governmental agencies.

Consumer Information and Education: The hierarchy presented above requires that different types of information and education be provided for the different types of consumer. Robinson notes that the problem for the individual lies in the nature of the household as the basic decision making unit.

The household consumer is, and will for the foreseeable future remain, a small-scale, unspecialized buyer for whom the benefits from a "good" purchase may be very small whatever the combined

benefits to society as a whole might be . . . Nonetheless, it is clear that many individuals and households do not realize how much they could improve their level of living by making better choices in the marketplace (Robinson 1988, p. 263).

Russo's review of the literature finds that "generally speaking, the knowledge differences between experts and novices are substantial, and consumers are novices. . . . They must make do with whatever knowledge they can glean from friends, publications, and the self-interested salespeople." He also finds that "the availability of information can do little to aid consumers if they don't have enough knowledge to understand it" (Russo, 1988, p. 187). Consumer information and education therefore should be targeted to the different levels of proficiency and need.

As noted earlier, consumer **information** programs provide facts and figures, while consumer **education** programs also teach people how to use the information in making decisions. The choice of information or education is dependent on the proficiency of the consumer target group. Consumer information programs should be directed to higher level consumers who understand wise decision making practices. Consumer education programs teach decision making skills to the moderately active and dependent consumers and should motivate them to use information in their decision making.

The most in-depth consumer education can be provided in the form of booklets, pamphlets and brochures. Video and audio tapes, especially if combined with a toll-free line to answer questions, provide state-of-the-art options. Other sources of consumer education include night classes, continuing education courses, college curriculums, seminars, elementary and secondary schools.

Information distribution should not be limited to pamphlets and booklets. Local meetings and consultation by local consumer leaders will perhaps be the most effective. Video tapes and PBS local stations could provide information to local groups and individual consumers.

Decision-Making Education and Decision Guides: Consumers who are not proficient decision makers, in particular those in the dependent consumer clusters, and to an extent the non-decision makers require special attention. Written material in the form of targeted "decision-guides" that lead consumers through examination of facts and figures, consideration of available options, and proper decision-making procedures should be the mainstay of this strategy. Audio and videotapes with similar objectives can expand the repertoire. Workshops and local meetings led by consumer advisers or consumer educators can further assist people in consumer decision making.

Basic Consumer Education and Counseling: This strategy differs from consumer decision-making education in that it focuses on more general forms of consumer decision making. For example, workshops and pamphlets on this topic will promote the skills necessary for creating and balancing a household budget, considering household needs and income. It should be directed primarily at people for whom consumer education is only one aspect

of a more general pattern of dependence. In-depth education of the least proficient consumers about fundamental purchasing, budgeting and decision-making practices appears to be necessary for a considerable proportion of the hi-dependence and non-decision making groups.

CONSUMER PROTECTION STRATEGIES

The goal of consumer protection is to protect the health and safety of consumer, and to assure adequate levels of quality and effectiveness for consumer products and services. The programs suggested below fall into two main categories of consumer protection. Programs in the first category are targeted to specific types of individuals. Protection for individuals takes the form of consumer guardian programs, and complaint and mediation programs. Programs in the second category are directed to the general consumer public. Two suggested programs are brochure and literature review, and product and service quality and safety certification.

Consumer Guardian Programs: An innovative approach to helping disadvantaged and uninformed consumers involves the formation of "Consumer Guardian" programs. This approach uses trained volunteers who are well-informed as guardians for specific households. The volunteer takes the initiative to help designated households decide which options are most suitable for their needs, and aids them in managing their household expenses. For example, such a program is a likely adjunct to the "third party notification" provisions of many utility regulations. The "consumer guardians" could be identified in a similar manner to third party notification procedures, and would be notified when decisions or problems occur. Community organizations, religious organizations, senior citizens programs, manufacturers and sellers could all participate in this option.

Complaint Investigation and Mediation: Investigation and action in specific situations is the other primary approach to aiding individuals and families when problems arise. Programs that represent this option are well known in government and the private sector and will not be elaborated here. Bureaus of Consumer Protection, Citizen's Advocates, ombudsmen, and other third-party complaint and mediation programs have major roles to play.

Brochure and Literature Review: Another general consumer protection strategy involves the **review of consumer information and education materials** to assure that they are correct, complete, and available. Research shows that sellers and manufacturers are a prime source of information utilized by many consumers. A program to assure accuracy and completeness of seller information will, in turn, enhance the quality of services, ensure truthfulness of advertising, and promote excellence in other standards of the seller-consumer interactions. We recognize that Constitutional provisions related to freedom of speech and expression are involved here, and that this issue has been addressed in recent court cases. Ideally, manufacturers and sellers will cooperate in a voluntary program of advice and consent by some formally constituted consumer review group or regulatory body. Otherwise, the public may be

restricted to review of those products and services that fall under specific areas of regulatory jurisdiction.

Product and Service Quality and Safety Certification: Perhaps the most fundamental protection for the general public is **product and service testing and evaluation.** Assurance of the quality and safety of products and services is fundamental to both the regulatory and market models. With regulated products especially the requirements for free market economic competition tend not to exist. Specifically, most regulated areas do not have a large number of sellers with easy entry and exit from the market for many products and services. When such "rivalry" or "oligopoly" exist, rather than competition, the U.S. system of government usually provides some form of oversight to protect the safety, health and quality of products and services. Many state and federal agencies perform this function for many items. Consumer organizations, like Consumers Union which publishes Consumer Reports magazine, play a significant role. Better Business Bureaus do as well. Despite the diversity of testing organizations, many products and especially services are not tested; information may not be disseminated widely; and frequent changes in products make this a continuing challenge.⁴

CONCLUSIONS

Our system divides responsibilities for different aspects of public policy among a variety of organizations and agencies. Consumer information, education and protection are the responsibility of elementary and secondary schools, colleges and universities, private businesses and corporations, nonprofit consumer organizations, and a variety of governmental agencies including Bureaus of Consumer Protection, regulatory agencies, Consumer Advocates, individual departments and agencies of government. Community Action Programs, Voluntary Action Centers, nonprofit agencies, Better Business Bureaus, and seller outreach programs are also important for making linkages between community organizations and with consumers who need information, education or help in making decisions. Chart 1 shows recommended relationships between the several strategies and the different empirical clusters. Chart 2 summarizes recommendations as applied to utility consumer IEP in Pennsylvania. It shows both that a diversity of organizations need to take responsibility in any one area, and that it is possible to apply this blueprint to develop a macro-strategy for action.

This article suggests that all parties to production, distribution and regulation have a role to play in assuring that consumers have adequate and accurate information and education on which to base their decisions. Deregulation and technological changes increase the number of decisions that are required. Each of the four strategies of consumer information, education and protection mentioned above, however, will have a different mix of involvement and responsibilities. We also recognize that there has always been competition, regulation, and deregulation

⁴More extensive discussion of these topics and organizations involved is contained in Herrmann (1988), Chapter 3, "Gathering and Evaluating Information," and Chapter 5, "Remedies for Consumer Problems."

of varying degrees in our society, and that technological and organizational innovations make society increasing complex and interdependent. Changes happen more quickly and on a larger scale than ever before. Advancements in the provision of products and services often exceed the distribution of such information to the consuming public. The quality of products and services is an essential ingredient to the overall quality of family and community life. The benefits of technological advancements are greater than before, and so is the potential for harm to consumers if these advancements are not accompanied by adequate information, education, and protection.

Moreover, the hierarchy of consumer participation depicts a persistent and pervasive relationship between micro-level consumer decision making in one specific area and citizen/consumer behavior at the more general levels of consumer and political participation. Consumer knowledge and decision making are not a distinct body of knowledge and mode of action. Rather, they are embedded in broader patterns of economic, social, political and community participation, problem perception, knowledge seeking, complaining, and decision making. This phenomenon, in turn, creates a comparative advantage some and places others at a relative disadvantage in the marketplace. It follows, then, that consumer information, education and protection programs must be sensitive to the broader societal context and to the characteristics, competence and needs of specific consumers. We suggest that those interested in effective consumer information, education and protection take a page from their colleagues in marketing and advertising and begin to segment the market and target strategies accordingly.

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Chart 1
SUMMARY OF RECOMMENDED CONSUMER EDUCATION PROGRAMS
FOR THE DIFFERENT TYPES OF CONSUMER GROUPS

	%	PROTECTION			EDUCATION AND INFORMATION				LEADERSHIP		
		Product and Service Qual. and Safety	Complaint Inv. and Mediation	Brochure and Lit. Review	Consumer Guardian Program	Basic Consumer Education	General Consumer Education	General Consumer Infor.	In-Depth Consumer Training	Consumer Adviser	Leadership Education
INFLUENTIALS											
6. Cosmopolitans	4%	YES	YES	YES			YES	YES	YES	YES	YES
ACTIVES											
5. Opinion Leaders	9%	YES	YES	YES			YES	YES	YES	SOME	SOME
4. Knowledgeable Consumers	9%	YES	YES	YES		YES	YES	SOME	SOME	SOME	
DEPENDENT											
3. Moderately Dependent	28%	YES	YES	YES			YES	YES			
2. High Dependence	22%	YES	YES	YES	YES	YES	YES	YES			
NON-DECISION MAKERS											
1. Non-Decision Makers	28%	YES	YES	YES	YES	YES	YES	YES			

Chart 2
SUGGESTED IMPLEMENTATION ORGANIZATIONS AND AGENCIES
FOR UTILITY CONSUMER EDUCATION, INFORMATION, AND PROTECTION PROGRAMS

	%	PROTECTION			EDUCATION AND INFORMATION				LEADERSHIP		
		Product and Service Qual. and Safety	Complaint Inv. and Mediation	Brochure and Lit. Review	Consumer Guardian Program	Basic Consumer Education	General Consumer Education	General Consumer Infor.	In-Depth Consumer Training	Consumer Adviser	Leadership Education
INFLUENTIALS											
6. Cosmopolitans	4%	NEW,BCP PUC,CO	PUC,CO BCP	PUC,CO NEW			CO,MEDIA ORGS,puc other govt.	PUC CO	PUC orgs	PUC orgs	PUC orgs
ACTIVES											
5. Opinion Leaders	9%	"	"	"			"	"	"	"	"
4. Knowledgeable Consumers	9%	"	"	"			"	"	"	"	"
DEPENDENT											
3. Moderately Dependent	28%	"	"	"	co,orgs MEDIA, puc oca,bcp,dpw	"					
2. High Dependence	22%	"	"	"	PUC,CO dpw,dca	SCH,media,co orgs,doa,dca	geo,doa,dca "	"			
NON-DECISION MAKERS											
1. Non-Decision Makers	28%	"	"	"	PUC,CO dpw,dca	SCH,media,co orgs,doa,dca	"	"			

KEY (CAPS = Primary role; lower case = Secondary role)

BCP = Bureau of Consumer Protection, Attorney General
CO = Utility Companies and private corporations.
DCA = Department of Community Affairs and Community Action Agencies.
DOA = Department of Aging and Area Agencies on Aging.
DPW = Department of Public Welfare and local CBA's, MH/MR, C&Y, WIC, etc.
GEO = Governor's Energy Office.
MEDIA = Mass media--newspapers, T.V., radio, magazines.
NEW* = A new office or function.

OCA = Office of Consumer Advocate
ORGS = Consumer organizations. e.g. PCCC, PennPIC, PAJE, CEPA, etc.
PUC = Public Utility Commission and Bureau of Consumer Services.
SCH = Elementary and secondary schools, and higher education.

*NEW offices or functions suggested are: (A) Utility Consumer Service & Product Health & Safety unit; and (B) Utility Consumer Information & Education Review & Advisory Committee. These units could be associated with one of several existing agencies e.g. the PUC, OCA, or the BCP.