

Directions in the Consumer's Interest: Issues of Accountability in Curriculum Revision

The curriculum revision process used in the Department of Consumer and Textile Sciences at The Ohio State University is presented. The revision process was grounded in an external review by practicing consumer affairs and financial management professionals. The findings of these external reviews, along with the faculty response, are discussed. Much of the process and many of the outcomes may be unique to the environment surrounding Ohio State, however, the general model for the process may be a good starting point for consumer science programs considering curriculum evaluation.

Lori Embrey, Ohio State University¹
Michael Finke, Ohio State University¹
Jonathan Fox, Ohio State University²
Loren Geistfeld, Ohio State University³
Margaret Mietus Sanik, Ohio State University⁴

Nationwide, consumer science programs are considering, or are currently undergoing, curriculum restructuring to meet both internal and external demands. The internal demands are those of the students. Consumer science programs need to respond to student needs by ensuring that the skills they learn in the programs are marketable. The external demand comes from employing industries. Employers must be satisfied with the product of consumer science programs - the student. The internal and external demands are met simultaneously if the students are empowered with marketable skills. An honest assessment of whether consumer science programs are meeting these demands can only be obtained by asking the key players, namely students and, perhaps most importantly, their potential employers.

The following is a report on a three year evaluation of the internal and external accountability issues facing Consumer Science programs at The Ohio State University. Two possible directions for the Consumer Science curriculum, consumer affairs and family financial management, are presented. Each area was explored by a committee of industry and academic leaders resulting in a list of specific recommendations for each program. These recommendations are based on a list of competencies identified by the committee as being critical to the success of a student working in either option. Throughout the process, a value added approach was used where value was identified as the usefulness of the skills learned in each program. This process is described in detail below, followed by the application of this process to consumer affairs and

family financial management programs. A student response and initial success stories are also described.

Curriculum Revision Process

During the Spring of 1993, the faculty of the Department of Family Resource Management agreed that their Consumer Affairs and Family Financial Management Options needed to be studied. This led to the following sequence of events:

- AUTUMN 1993: Department approves the recommendation to review the Consumer Affairs and Family Financial Management undergraduate options.
- WINTER-SPRING 1994: External Review Committees evaluate options. Final reports submitted May 1994.
- AUTUMN 1994: Departments of Clothing and Textiles, and Family Resource Management merge to form the Department of Consumer and Textile Sciences.
- WINTER-SPRING 1995: Faculty Committees study and respond to External Review Committee Report. Submit reports to the department in May 1995
- AUTUMN 1995: Writing Teams prepare syllabi for new and revised courses.
- WINTER-SPRING 1996: Revised programs submitted for college and university approval. Approvals received Spring 1996.
- AUTUMN 1996: Revised options

implemented.

External Review Committees

The External Review Committees consisted of two faculty members from the department (one serving as Committee chair) and four members from the community who were interested in the program or in hiring graduates. Each committee received a similar charge:

- Definition of Terms and Concepts
 - What is consumer affairs? How does it differ from customer relations and customer services? Are these differences important?
 - OR
 - What is family Financial Management? Does it differ from financial planning? If so, how?
- Careers
 1. What are reasonable and appropriate careers and positions to which qualified graduates can aspire?
 2. What are current prospects for employment in the careers and positions identified?
 3. What are emerging career and position opportunities?
- Competencies
 - What competencies are needed to be successful in the various careers and positions identified?
- Option Evaluation
 1. Which of the identified competencies can be acquired through a college education?
 2. Which competencies are being addressed in the current option?
 3. Which competencies not currently addressed should be addressed in the option?
 4. How can these competencies be provided through option requirements?
 5. Which courses currently required in the option are tangential to related careers?
- Recommended Changes
 - What specific changes and modifications are recommended for the option?

The External Review Committees submitted their final reports to the Department in May, 1994.

Faculty Committees

Faculty committees were then established to respond to and elaborate upon the External Committee report. The Faculty Committees consisted of three faculty members with one serving as chair. The Faculty Committee was given the following charge:

- Consider and respond to each point raised in the Option Evaluation Committee Report. Identify competencies and factors that should be addressed in the option program of study.
- Identify additional competencies and factors that should be considered in the option program of study.
- Prioritize the complete set of competencies and factors. Determine the extent to which each is addressed in the current program of study.
- Identify how to address significant, omitted competencies and factors through course revisions, new courses, additional course requirements, etc.
- Develop specific changes to the option program of requirements that are sensitive to needs of other options but not completely constrained by their needs either.
- Submit written recommendations to the department.

The Faculty Committees submitted their reports in May 1995. These reports consisted of revised programs of study for the respective options, brief outlines of new/revised courses, and suggestions for implementing the new options. The Department was asked to accept the spirit of the proposed changes before undertaking the next step.

Writing Teams

The third step of the process was to create writing teams for each proposed new course. These teams consisted of two individuals with one serving as convener. For courses being revised, the faculty member responsible for the course prepared the revision. The Department approved all course proposals late 1995.

College and University Approval Process

After the Department approved all new and revised course proposals, the associate department chair coordinated seeking college and university approval of the option revision, including new and revised courses. All materials for each option went forward as a package. University-level approval was received in Spring 1996 with the revised options

implemented Autumn 1996. To facilitate the transition to the revised options, the Department decided to immediately drop courses not in the new option and immediately offer all new courses. This required a willingness to allow students in the old option to freely substitute new courses for old courses.

Consumer Affairs Highlights

The first and critical stage in the accountability-based process was the External Committee review. The External Committee was composed of professionals working in patient relations (hospital), customer relations (insurance co.), public utilities regulation and two department faculty. Consumer affairs was defined by the committee as the study of the communication loop from seller to consumer and back to seller. They further added that a consumer is anyone who purchases or could purchase a product or service. They agreed that consumer affairs has a public policy orientation, suggests consumer advocacy, and includes broad group relationships.

The external committee also identified real-world position possibilities for the consumer affairs career ladder. Possible jobs included: complaint handling, point of sale, consumer research, public relations, community/foundation relations, quality management coordinator, small business administrative associate, call-center manager, customer-service liaison, facilitator/advocate, demand-side management implementor, consumer decision-making educator, computer coordinated consumer services, consumer consultant, home health care, employee relations, trainer, alternative dispute resolution coordinator, and ethics counsel.

The competencies needed for these positions include: analytical skills, computer skills, interpersonal skills, organizational sensitivity, advocacy, communication, initiative, job knowledge, and technical knowledge. The competencies which could be attained through college curriculum included: analytical skills, data collection and analysis, the problem solving process, and a variety of computer applications. Computer use in courses directly related to consumer affairs was encouraged. Critical competencies could also be developed through interpersonal sensitivity to diversity, as well as one to one communication, improved writing skills and oral presentation skills.

The second key to ensure accountability to students, industry and educators was the appointment of the three-person Faculty Committee to study the

External Committee report and make recommendations to the Department. This Faculty Committee focused on the skills that they assessed to be important and attainable through the college experience. They included: analytical, computer, interpersonal, negotiation, communication, and technical knowledge as defined by a sequence of courses.

The Faculty Committee recommended five core courses to deal with consumer issues, namely: consumer problems, private solutions to consumer problems, public solutions to consumer problems, consumer decision-making, and quantitative methods in consumer affairs. In addition, the Committee recommended that the core be combined with courses in family financial management, diversity, resource management issues for women, economic problems of black America, economics of the ghetto, accounting, legal environment of business, marketing, consumer behavior, communications, and statistics.

The Faculty Committee identified four consumer affairs specializations: business communication, financial services, consumer products, and not-for-profit organizations.

The third stage of the process was to form writing teams to develop the completely new consumer affairs courses. Each writing team was composed of two faculty to get all Family Resource Management faculty involved in the process and to incorporate more points of view. We then asked for feedback from all Consumer and Textile Sciences faculty.

Family Financial Management Highlights

The overall process for evaluation and revision of the Family Financial Management Option was the same as that carried out for the Consumer Affairs Option. There were six members of the Family Financial Management External Committee. The committee members held positions as a pension marketing manager, the principal in an asset management firm, the vice president of a trust company, a director of human resources and two Department faculty. The external committee defined family financial management as an education process that focuses on informed consumer decision-making when choosing financial products and services. Family financial management was conceived as being broader than financial planning and advising. It should involve counseling, understanding the underpinnings of economics and finance, and keeping abreast of the evolving financial services industry.

The Family Financial Management External Committee identified significant opportunity in careers ranging from sales of financial products to technical support in large financial service firms. Some of the careers were: investment advisor, consumer financial product analyst, retirement program designer, benefits specialist, external financial product and service provider, financial planning paraprofessional, financial services sales, financial product and service technician, asset utilization specialist, financial services educator, marketing coordinator, development officer, financial management consultant and financial planner.

The Family Financial Management External Committee determined that interpersonal communication, project management, organizational, computer, and reasoning and learning competencies were the most important competencies leading to success in the industry. Knowledge of a foreign language, office technology, and most surprisingly, technical product and industry details were considered as only "nice-to-know" competencies by the Committee. The Committee considered these nice-to-know competencies to be best acquired in a professional setting.

The Family Financial Management Faculty Committee responded to the external review in three fundamental ways. First, the name of the option was changed from Financial Management to Family Financial Management. Second, courses were added and revised in an effort to provide hands-on experiences in tax and estate planning as well as the comprehensive financial planning process. Third, specializations in investments, economics, risk management, and real estate finance were identified using courses offered in the University system.

Most employers are excited about the program and are anxious to work with student interns. Since implementation, enrollments have increased each quarter for all classes in the core of the option. Enthusiasm has flowed into the graduate program and department research productivity in family financial decision-making has rapidly increased.

Student Response

The overall reaction of students has been positive. Consumer Affairs majors have been the most confused in the transition since their program has undergone the more extensive revision. Students in both options feel more specialized and therefore more marketable. Consumer Affairs students have identified the emphasis on consumer decision-making and a more

focused approach to public and private solutions to consumer problems as the most promising revisions. Serious Family Financial Management students have welcomed the increased rigor of the program and the use of case studies as the dominant teaching and learning tool in upper level instruction.

Increased emphasis on communication and quantitative methods courses have served as a more direct means of quality control for internship experiences. Some students have suggested including courses in organizational behavior and computer and information sciences in order to add to marketable skills. Honing writing skills by requiring more research papers is an important part of the new curriculum.

Summary

The purpose of this panel presentation was to share the curriculum revision process undertaken by participants in the Consumer Science programs in the Department of Consumer and Textile Sciences at The Ohio State University. We have emphasized the revision process over the actual findings and revisions. These findings and some of the process may be unique to the urban environment where Ohio State is located and may not be transferable to other consumer science programs. Overall, it appears as though the process worked. Faculty members listened to industry and there are early indications that the consumers/students will benefit. Most consumer science programs are facing, or soon will be facing, the daunting task of complete curriculum evaluation and revision. The process described and exemplified above is offered as a starting point and some of the early indications of success may provide encouragement. There is consensus that this process was worth the valuable time of both the External and Faculty Committees. Students, faculty and industry representatives agree that the programs are improved and agreement among these groups on anything is remarkable in itself.

Endnotes

1. Graduate Student, Department of Consumer and Textile Sciences.
2. Assistant Professor, Department of Consumer and Textile Sciences.
3. Professor, Department of Consumer and Textile Sciences.
4. Associate Professor, Department of Consumer and Textile Sciences.