away the best thing a person has, their support system.

Additionally, a number of studies have shown that when individuals think they are mentally ill, they give up. They do not feel they have control over their lives and do not feel they can make a difference in what they can do. When that happens, we are in a situation where people are drastically affected by this decision to encourage reimbursement.

Thus, in addition to all the problems about who is licensed and what is competency, we need to think about not only the cost to consumers (all of us) but the cost to the client. These costs may be the most devastating of all. When we talk about social injustices, such as racism and ageism, "illnessism" is perhaps the worst. It is the one that mental health people are perpetuating. You, the consumer, are letting it happen.

PREPARATION OF CONSUMER PROFESSIONALS FOR ENTRY INTO THE HELPING PROFESSIONS

Dr. Charlotte V. Churaman****

Two issues will be intertwined in the discussion of the preparation of individuals for roles as family financial counselors: 1) whether the motivation and focus of the service is self-serving or consumer serving and 2) whether the interest to be served is that of the consuming unit, individual or family, or the balanced public interest, the economy.

I will trace the development of several varieties of advice givers in a field that has been described as "chaotic, unregulated, fast growing". It is not surprising that the terms planner, advisor, and counselor have been loosely employed in many commercial settings to describe a function which is supplemental to brokerage, selling or debt adjusting.

Investment Advisors

The Securities and Exchange Commission (SEC) has set standards for broker-dealers since 1935. In the 1940 Investment Company Act, various types of activities along with advising, namely dissemination of information and analysis, all of which might have substantial impact on management practices of users were grouped together. Provision was made for registration (29). At the hearings on a proposed amendment in 1976, it was reported that "virtually anyone can become a registered investment advisor" (30). The 1976 bill would have authorized the SEC to require minimum qualifications before a person could enter the field and would have removed the federal registration exemption for those operating solely in one state. A major part of the proposed program would have been a feasibility study to determine whether registration would be more efficient under self regulation. Industry spokesmen favored self regulation in the form of disclosure of training, plus standardized tests with certification. Detailed reports of the certification programs of the Institute of Chartered Financial Analysts and Investment Council Association of America were presented. These groups offered expertise on standards. The final Senate Report (31) recommended close cooperation between the SEC and the industry certification groups. A minority report opposed federal registration on the basis that there was no established need. There seemed to be some uncertainty about whether legislation was indeed needed since the SEC already had rule making powers. Leftowitz of New York had opposed federal registration, on the basis that individuals who had lost licenses in New York would still have been able to receive federal registration.

When the concept of counselor, as distinct from advisor, was discussed, it referred to the individual who made counseling or supervision of client's overall economic affairs his major job activity: the advisor might do this as part of a general role in the security industry. An SEC survey found that 35 of 52 jurisdictions had registration of investment advisors. An examination is required in 27 jurisdictions; 18 states had capital requirements ranging from \$1000 to \$25,000; 22 required bonding (30).

Debt Counseling

The history of advising or counseling of debtors has come through some rather cloudy periods. In 1967 Marian Ottenberg (21) won a Pulitzer Prize for her expose of the debt consolidation firms in the Washington, D.C., Virginia, and Maryland areas. Credit Advisors of Detroit, the largest of several firms with offices in the area, supplied legislators with information on regulating consolidators in the course of a heated battle urging licensing. Measures had been introduced to outlaw commercial debt adjusters in Maine, Massachusetts, and Pennsylvania ten years earlier. The representative from Detroit, hometown of Credit Advisors, Inc., introduced a bill in Congress to regulate debt poolers in the nation's capital. An organization known as American Association of Credit Counselors was credited with interesting him in the issue. This independent group is based in Waukegan, Illinois.

Ottenberg gave these reasons why some state legislatures, confronted with the problem of debt pooling for profit, chose to outlaw rather than regulate the business:

1. If the business is regulated, official sanction would be at least implied and debtors would be misled into believing that the government was protecting their interests, and the debt liquidator would perform the miracles promised. Since many creditors would have nothing to do with the pro-rater, the latter can not follow through on assurance that creditors will agree to his terms.

2. States that regulate would need effective supervision to audit, examine, and supervise.

3. It was argued that commercial debt pooling may constitute the unauthorized practice of law and cannot properly be authorized and regulated by statute; but, in 1963 the Supreme Court upheld the right of Kansas to make it a misdemeanor (21).

Michigan is one of the twelve states that still

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license debt adjustors. The yellow pages of the Detroit phonebook list several debt or credit counseling services. The Michigan law states that "any person engaged in debt management should be deemed to be rendering financial planning service" (19). Some of the consumer safeguards are that "no licensee shall accept an account unless a written and thorough budget analysis indicates that the debtor can reasonably meet the requirements required by the budget analysis" (19).

Like legislation governing financial advisors, that governing debt adjustors calls for filing a blank copy of contracts used and clarifying the cost of service. Also, if any compromises are arranged, the debtor should have full benefit of it; there are prohibitions regarding false representation in ads, displays, broadcasts, etc.

The National Foundation of Consumer Credit was founded in 1963 following successful attempts in several cities to offer non-profit credit counseling. The foundation has played an increasingly important coordinating and development function in support of over 200 state chartered Consumer Credit Counseling Services. Credit Counseling, or Debt Management as it is sometimes called, offers a community sponsored alternative to the debt adjustment agency discussed earlier.

The National Foundation of Consumer Credit granted a contract to Harris and Simmons of Virginia Polytechnic Institute and State University (11, 20) to help them initiate a competency based oral and written exam to be offered annually on a voluntary basis. Forty counselors have qualified to date. Those with ten years or more experience take the oral exam only. The center for revision and scoring of the certification program is now an activity of the College of Human Ecology at Michigan State University. Plans are underway to try to expand its use, possibly by other groups who offer financial counseling (8).

Professions Which Include Roles Associated With Financial Counseling

Thus far, one might infer that money management services are designed for the two ends of the financial spectrum, the overextended and the investor. Both are groups who current income is not being used primarily to support current living expenses.

Some professional groups have been exempted from registration or licensing regulations for both investment advisors and debt adjustors. The Federal Investment Act, cited earlier excludes lawyers, engineers, accountants, and finance teachers from the requirement of registration. The Michigan Debt Adjustment licensing bill (19) excludes lawyers, those in financial institutions whose financial counseling is done in the regular course of their principal business, title insurers, judicial officers, and others acting under court order. Thus, financial counseling or advising is an assumed part of licensed professions.

Definitions of the roles of accountants and lawyers are found in a statement by the Council of State Governments. A Certified Public Accountant is defined as:

> "One who has received a certificate entitling him to use the initials CPA and to hold himself out to the public as a certified public accountant." While a Public Accountant is "one who for compensation offers his services to the public as being skilled in the science of accounting and qualified to render professional service in the analysis, verification, and audit of financial records and in the interpretation of such service through statements and reports" (7).

This certification is optional. Involvement of CPA's in Personal Financial Counseling is being promoted (3). It should increase since the American Institute of Certified Public Accountants (AICPA) earlier this year reversed its rule banning advertising.

Attorney, Attorney at Law, Counselor at Law, or Member of the Bar are titles used in licensing attorneys. They refer to:

> One who (a) in a representative capacity appears as an advocate or prepares pleadings or performs any act in connection with proceedings before a court or other body, board, or office exercising judicial power; or (b) for compensation advises another as to secular laws or prepares documents relating to secular rights; or (c) for compensation acts in a representative capacity to obtain for another the prevention or redress of a wrong or the enforcement of an established right; or (d) as a vocation, enforces or adjusts defaulted or disputed accounts, claims, or demands between persons with neither of whom he is in privity or in the relations of employer and employee in the ordinary sense (7).

Financial Planners

Two major groups that are attempting to create professional standards for financial planners and are also marketing services are the College of Financial Planning, an unaccredited school begun in 1972 in Denver, Colorado (5), and the International Association of Financial Planners, based in Atlanta, Georgia and started in 1969. Its members are persons working in some financial field. There are 4500 members and 60 chartered chapters (14). The Association is currently initiating a professional development program through the New York Institute of Finance (13).

Main (17) calls personal financial planning "an infant cottage industry with a motley make up." His investigation, published in *Money* magazine, outlines four case studies selected from a variety of services ranging from a computer plan by mail for $40 to free planning from a planner who hopes to sell other financial services. There was also a $5000 plan prepared by a team of lawyers and accountants and bound in a volume "the size of a catalog." In the evaluation of case studies, Main employed the services of a professor of finance, and a director of an executive financial counseling program, neither of which sells anything. He concludes from this limited observation that the results arouse skepticism. "They raise troublesome questions about how to find a competent financial planner, how much to pay and whether to hire one at all" (17).

Professional preparation for Counselors within the life insurance industry is centered in the non-government, non-profit American College of Life

Underwriters at Bryn Myr, Pennsylvania, founded in 1927 (1, 9). This program includes two-hour examinations in each of ten courses, leading to certification as a Chartered Life Underwriter, CLU.

Family Financial Counseling

Home Economics, from its inception, has concerned itself with family money resources as associated with the production and consumption of goods and services to meet family goals. The Smith-Lever Act of 1914 and the Smith-Hughes Act of 1917 laid the foundations for program development in Extension and in Vocational Education respectively. Under the auspices of these programs, a variety of financial counseling services has emerged.

Home Economists had also teamed with Agricultural Economists as employees of the Farmers' Home Administration (FHA), particularly during the 1930's and 1940's, to assure the success of small family farm enterprises financed by FHA loans.

A subcommittee of the Family Economics-Home Management Section of the American Home Economics Association conducted a survey through 1977 to assess the current status of counselor preparation in colleges and universities (2). Eighty-two units in 29 states returned mailed questionnaires distributed through state associations, or responded to direct follow-up letters. Five other state representatives made surveys, and, finding no work in progress in their states, did not send in unit reports.

Fifteen units reported that financial counseling is listed as a course of study; it is pending in three other units and twenty-three have considered the matter. Interest has come equally from undergraduate students and faculty, mature students returning to school, graduate students, agencies that want to develop cooperative programs, administrators, members of the public, and potential employers, in that order. Thirteen units reported that graduates had attained employment as financial counselors within the past two years in Consumer Credit Counseling Services, social service agencies, extension, lending institutions, and the judiciary.

Fifteen of the seventy-six units reporting included financial counselor training in undergraduate degrees in Home Economics, Family Economics, Consumer Studies, or a joint program of Home Economics and Social Work. Thirteen schools cited master's degree work, either under Home Economics or Consumer Studies. At least three units are considering financial counseling as part of doctoral programs.

The most commonly recognized objective is to develop basic competencies in financial counseling along with consumer education and general money management, followed by the provision of a money management component of human service programs. Less frequently cited were objectives to develop the competency of regular family counselors or social workers in handling financial problems of their clients and the objective to prepare students for financial counseling careers. Three units indicated that some consideration was being given to certification either through the National Foundation of Consumer Credit or the College of Financial Planners. Four faculty members or counselors-in-training were reported to be doing counseling regularly on a private fee-for-service basis.

If any basic pattern emerges as the "core" for financial counseling in the Home Economics units, it is: (1) a prerequisite course in personal and family finance, (2) a course allowing for analysis of financial problems of families and (3) a supervised practicum. It should be kept in mind that this sequence supplements the college and departmental requirements which lay the foundation for a broad background dealing with the family and its environment.

There is considerable variation in how curriculum content relating to counseling methodology the interrelationship of family problems is offered and coordinated in the different Home Economics schools. Money management of special populations such as low income families, the elderly, women, single parents, the unmarried, the early married, the military, and low literacy were the reported emphases in different areas. Many of these programs are described in The Journal of Home Economics (4,16,18,24).

Arrangements for students to carry out practice are most frequently coordinated at the department level, but arrangements by individual faculty members and college level or campus level coordinators also exist. No unit reported legal problems; ten had not dealt with legal aspects or regulatory issues in establishing practica, but seven had done so (2).

As a comparison study to the Survey of Colleges, Consumer Credit Counseling Services were contacted. Of eighty-five responding units, twelve had home economists on their staff. Nine of these were counselors; four were also educators or directors. Twenty-one units had home economists on their advisory boards.

Participation of home economists from Virginia and Michigan in developing competency tests for certification by National Foundation of Consumer Credit has been noted (8,11).

A guidebook prepared at Purdue University under a U.S. Office of Education grant provides this definition of the field:

> Financial counseling is concerned with the creative use of all resources to obtain economic well-being. It applies principles of economics and behavior modification to help clients achieve permanent improvement in their financial practices and status (contrasted with debt management or investment advice).
>
> Financial counseling in contrast to therapeutic, psychological, or marriage counseling concentrates on change in structure, organization, and especially, a sense of control. Family financial structure and organization often are more easy to change than family attitudes about finances. The financial counselor, in contrast to the career counselor, stresses behavior modification rather than change of goals.
>
> Financial Counseling is directed toward problem solving. It is communicating relevant information and predicting trouble people might have. The immediate problem is isolated. Alternative solutions are discussed. Resources and their use are evaluated. Plans are established. Something concrete is done through the management process. A crisis may become an opportunity for growth and

positive change (10).

Government Mandated Counseling Programs

Both the Departments of Labor and Health, Education and Welfare have made extensive studies of licensing and alternative methods of assuring quality standards in the professions (26,27). There is a trend toward competency based criteria which might recognize different types of preparation and experience. The Counseling Program of the Department of Housing and Urban Development mandates that each jurisdiction should designate an agency to provide this service (32).

Impetus for licensing of social workers and health care professionals has come partially as a result of the third party payment system. Professionals in marriage counseling, for example, feel that they are disadvantaged by not being licensed and that intra-group rivalries may be effectively deflating lobbying efforts (15). A similar situation may exist for financial counselors.

Summary and Conclusions

One can identify a pattern in the way in which financial advising, counseling and planning programs have been developed by those employed in a particular industry and the finance industry in general. There is a coordinating body, a membership either of those employed or those certified. Each seems to have an institute or an university affiliation to develop training materials; run correspondence courses, regular courses, or seminars; and to offer qualifying examinations. There is a journal and other literature offered for professional development. Advertising varies and certification is heavily emphasized. Any public debate centers on assessing the profit motive or neutrality of the offeror and on the effectiveness of the service in helping families.

More recent debate, both in the proprietary and the public spheres, centers on the growth and financial support of organizations responsible for pre-service, inservice, continuing education, and creation and protection of job slots (33).

The Consumer Affairs Professional professes advocacy for the consumer interest whether this is defined as an individual or as a collective interest. Family financial counseling is a service in the interest of an individual consuming unit, whether service is provided in a one-to-one or group setting, or whether it follows traditional methods or introduces computer technology.

The need and the market do not always go together in human service fields. Programs respond to the promise of third party payments and grants reflecting current government priorities.

"We need 30,000 planners" was the call issued by the current president of International Association of Financial Planners (12). He may anticipate the increased offering of financial planning as a fringe benefit to middle management level employees or two-earner families (22). Even this program responds to Internal Revenue rulings.

This report has not documented programs in banks, savings and loans or credit unions, where it has been promised that with expansion of electronic funds transfer systems there should be an increase in personal attention to the planning needs of customers. It has been noted, however, that in many instances these institutions are to be considered as offering counseling or advice in the regular course of their business.

Within the brief overview of several types of financial advice and counseling it has been possible to find few examples of licensing as such, and some examples of all the alternatives to licensing: registration, certification, recognition of graduation from an accredited educational program, and mandatory continuing education.

Consumers are showing increased interest in having effective input into licensing boards in general (6,25). The present study did not examine the participation of consumers on advisory boards or their participation in hearings on legislation. Some evauative studies are included in research reported from Home Economics Colleges (2). Forums such as this at the American Council on Consumer Interests and at the American Home Economics Association bear witness to the interest and involvement of members of these professional groups in the production of family counseling services, and to their consumer advocacy role in monitoring the quality of such service (2, 28).

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DISCUSSION: ECONOMIC IMPLICATIONS

Dr. Vicki Hampton*****

In economic issues of licensure, we are facing two different areas. There is our economic position as a professional, and more important here, the position of the consumer. Supply and demand analysis has been mentioned by other speakers. The supply side is a little more obvious than the demand side. Whenever there is licensing, it is almost certain that the supply of the professional service is going to decrease. It may be that the profession is intentionally trying to this, or it could be that they set some quality limits and, as professionals, their quality standards are a little higher than what consumers want and need, Anyway, there is usually a decrease in supply, and, assuming demand stays the same, the cost of the product will increase.

Since most licensing is done on a state level, there is a problem with different states having different quality standards. A second problem is when licensing is required, professionals are sometimes not as apt to move to another state. They may not respond to needs, as far as the distribution of their services is concerned. If you are living in Texas and have passed their examination, you may not be willing to go to California and try to pass another examination. This limits the availability of services. Especially in areas where there is a lack of service availability, prices will remain higher, rather than come down to the lower level which would have been reached if more professionals had come into the area. You can get around this, of course. States which need a professional can lower their standards and those states that do not need them can raise their standards. But this really does not say much about the total quality of the profession.

The demand side is a little less obvious. I am going to make a few comments, not what definitely happens but what could occur. When someone is licensed, consumers seem to feel they are protected, taken care of. They make the assumption that the person is qualified. So in one respect, a potential customer may not be ready to consume a service because s/he is uncertain about the provider's qualifications. S/He may feel more at ease going to a licensed person. Because of this, demand may increase. Another aspect is the third party payment. In areas where insurance or the government is paying the bill and these parties do not pay the bill unless the service is licensed, licensing will almost definitely increase demand. In other words, if you do not directly pay for it, you will seek the service. Also, with most third party payment systems, the marginal costs of receiving more service is almost minimal to you as a consumer. You may have to pay the first three to four dollars, but they will take care of the rest. You have no restraints; you might as well get as much as you can. This increases demand.

When you get the two factors, supply and demand, working together; or when supply is decreasing and demand potential is increasing, you have higher prices.

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There are some other economic costs of licensing. The tendency has been to set criteria around some educational standard, some degree or a certain number of classes. There are costs to the professional to obtain the criteria even before taking the licensing test. These costs will be passed on to the consumer. There is also the cost of rule-making and enforcement; someone pays for both of these services. In essence, a regulatory group is created to administer the licensing of a profession. These costs are passed on to the consumer.

Finally, consumers may be overconfident because of licensing. Perhaps that confidence is unjustified. If the results were bad this could cause both economics costs and social-psychological costs.

All of these things are economic costs. The result may be that the service gets so costly it prices itself out of the market for many customers. Thus, the intended offering of higher quality services may actually result in less or lower quality service being obtained. Many people cannot afford the service; they do it themselves or they go to people who do not have training in the field.

DISCUSSION: SOCIAL POLICY IMPLICATIONS

William Gustafson******

The panelist's papers have discussed licensing, credentialling and certification in service-oriented professions. Dr. Churaman's paper, in particular, has a very direct application to those of us involved in the education of people in consumer fields and in some cases, to those directly training family financial counselors. The other two papers looked at what has happened in other professions relative to licensing practices, which we in family financial counseling may choose to consider.

You will find it reassuring to know that you are protected from incompetent artificial inseminators in Idaho, rainmakers in Louisiana, and incompetent fish bait dealers in Wisconsin. I am not sure, however, that the implications of protecting these individuals are very straight forward relative to public policy. There are problems. First, there is a gap between the standards imposed and the competencies asked of people relative to their performance after they are granted their legal relationships to the market place. Perhaps apprenticeships are something we want to consider. I talked with a barber who was on a state certification board. It was the "aesthetic remains" after the haircut that decided whether or not you were certified. In tight times, he said that no matter how aesthetically pleasing the perspective barber made the head of hair, he did not get a license because the current barbers did not want to share the market. That might be a misuse of certification.

Another problem is whether licensing or certification standards change rapidly enough to keep up with our changing economy and society. The Attorney General for Consumer Protection in Lubbock, Texas wants to take action against an individual who is selling a machine which, if you merely grip the handles, will cure cancer, bring rain, and chase boll weevils out of your cotton field. The Attorney General may try to order that the individual cease the practice of medicine without a license. The penalty, however, is nothing more than a fifty dollar fine. That is too low, and the Attorney General is concerned about it, but does not know what else he could do.

Another question is: can professionals on boards maintain public confidence? In many states there is little public participation on the boards. When you discuss public participation, boards take the attitude that "we really can't have you on our board because we are the only ones smart enough to know what we are doing; if you were here, you would just have to nod and grin." However, people outside a given profession feel there should be some relationship between the deliverer and the consumer of a service. In many cases consumers are not allowed the kind of participation they might like.

Relative to that, the structuring of boards is a critical item. As Steven Danish pointed out, "Regulation of a profession is only appropriate when its purpose is for the protection and welfare of the public, not the self-interest of the profession." If that is true, we will need competent public representatives on boards; people who can make legitimate comments, who understand the service that is being delivered, and understand the need for the consumer to receive an adequate level of service. Recently, California passed a law requiring 60% general public make-up on state boards. It will be interesting to see what happens in terms of performance as that takes effect.

Finally, I will make a couple of policy points. First, many of us as educators need to work to develop analytical models that would assess the value of licensing activities to a community or region. The mention of the Cadillac effect is important. If we do license individuals, whatever their profession may be, will there be some benefit or some value given back to that community? Second point, we need to develop models to assess the performance of those activities which are already in place. In Texas, we have many boards that regulate insurance, medicine, and veterinary medicine. We need some method of assessing performance of those individuals. We need to assess whether the public is aware that they are being protected and to determine their perception of the level of protection. Do they think they are being adequately protected when, upon careful examination, we might not feel that is the case? For example, is $50 penalty for practicing medicine without a license adequate?

In closing, I think we need to identify those competencies which are relevant to the various services that deal directly with consumers, ones that have a direct relationship to what we do as professionals.

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A VALUE CONSCIOUS APPROACH TO ENERGY EDUCATION

Bonnie Braun and Elaine Wilson*

This paper describes an energy education program for young children and their families that was developed, tested and implemented in Oklahoma by an interdisciplinary team of home economists. The paper combines concepts of education, economics, and early childhood to develop a rationale for a value conscious approach to energy education.

Consumer Education: A Solution to the Energy Dilemma

The recent general awareness of the limited nature of energy resources and the need to determine public policy in response to the resulting energy dilemma has caused decision makers in government, business, and education to seek solutions that will enable an energy dependent nation of consumers to cope with decreasing supplies and rising prices of critical resources. One proposed solution is to educate consumers to be efficient energy users by increasing both their understanding of energy as a limited resource and their competency in using energy.

Education is viewed as a process that can inform and motivate people to change their energy consumption. The National Energy Act (NEA) of October 1978 represents a public policy decision with an educational component. According to Energy Secretary Schlesinger [10], human resources include all of the physical, biological, psychological, and cultural characteristics of individuals. These characteristics account for values that affect preferences and satisfactions. Benefits to individual consumers and society from this type of investment will vary. Projected benefits from energy education include: reduced energy consumption, control of rapidly rising prices and an informed nation of consumers. Theoretically, energy education that allows consumers to clarify values which influence consumption could result in a reordering of priorities and possible changes in life styles. Therefore, a decision to invest in human resources has implications for energy consumption.

Second, if decision makers ascertain that the benefits of consumer education as a method of increasing the human resources necessary to become efficient energy consumers outweigh the costs, then we must decide who will be educated.

Children are a potential target audience because the development of the values, attitudes and behaviors which facilitate energy use begins in early childhood. Energy is also an appropriate topic for young children because wise energy use will be a future responsibility for today's children. Thus, a decision to educate children has immediate and future benefits and may well be an efficient method of solving the energy dilemma.

However, a third decision must be made. Educators must select the most effective method of delivery of energy education to young children. The initial choice may be the use of a centralized approach, i.e., education in early childhood classrooms. Teachers would incorporate energy concepts into their curriculum. An alternative approach combines home- with school-based delivery. This method capitalizes on the family as educator. From an economic standpoint, this method should maximize the investment in human capital development because the knowledge and skills of family members are increased at the same time as are those of young children. Another advantage of the dual investment is that the role of the family as primary educator is strengthened, not threatened. If family members are not included in a child's educational experience, the potential exists for conflicts in the values and/or behaviors of the child and other family members.

A Model for Delivery

"Energy Education: The MIZER Series" represents a value conscious approach to energy education that combines home- and school-based delivery of information. MIZER, an ageless, sexless character, helps children and their families achieve the ultimate goal of the program: efficient energy use. In the home-based portion, MIZER sends a series of six letters, a checklist and evaluation to the child. The stories, songs, and games are aimed at integrating all family members into the learning experiences. The school-based portion contains a curriculum guide developed to accompany the letters when used in connection with early childhood programs. Included are ready-to-use lesson plans, activities, and resources needed to implement energy education for young children.

The "Series," theoretical concepts which influenced its development, and results of the testing of the approach will be further explained in the rest of the paper.

Energy Education for Young Children

The manner in which one treats a resource such as energy: whether abusively, destructively and greedily or respectfully, carefully and efficiently, is a behavioral demonstration of internalized values. Educators have utilized Bloom's [1] approach to educational objectives because the acquisition of knowledge, attitudes, and skills are inter-dependent processes. To reach the goal of efficient energy use, consumer educators have come to grips with the fact that the behavioral application of knowledge and abilities gained in the classroom depends upon basic attitudes and values.

In the MIZER Series each activity was designed to meet a specific content, skill, and attitudinal objective. Activities were sequenced and repeated so that growth in one domain can support the child's growth in another domain.

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The Process of Value Development

Values clarification in early childhood education is especially challenging because the development of social values is at a beginning stage and is closely tied to the child's family life. Because the family provides the child's initial and continuing experience in social living, one of its primary functions is the transmission of social values.

There are many explanations of how the family transmits values. Social learning theory suggests that the child duplicates the behavior of the parent either because of the child's internal love for the parent [6] or because of the external reinforcement the child received for this behavior [5]. Psychoanalytic theory suggests that the child learns prohibition as a part of super-ego development [2] and anxiety over anticipated loss of love [8]. In addition to these explanations Kagan [3] suggested that children adopt the behavior of aggressive or threatening models. Children vicariously experience positive or negative feelings associated with their parent's success or failure. Piaget [7] has explained that various levels of imitative ability correspond to stages of cognitive development. Kolberg [4] linked Piaget's theory of cognitive development to moral development and described the young child's respect for authority as unilateral and absolute. The young child views adult behavioral models as sacred and unchangeable.

The child's family experience is, to the child, universal and correct. Simon and others [9] have strongly recommended that educators respect differing value systems and facilitate individual value development and clarification rather than attempt to impose specific values upon the child.

The focal character in the energy series, MIZER, was presented as a friend who helps children become aware of energy and the trade-offs involved in deciding how to use energy. MIZER was not an authority who told children about energy and how to use it. The focus is on MIZER's friendliness and the children's ideas.

Coordinated Support Systems

Early childhood educators have reported that children enter educational programs with concepts and skills closely tied to their self-concept and family orientation. Group experiences such as nursery school, day care, and kindergarten broaden children's social contacts. The child meets teachers and other children whose ideas may differ from or reinforce those that the child considers to be universally correct. This situation has the potential of either threatening the child's self-concept and family support or building on that background.

From theoretical explanations and practical experiences it was concluded that energy education for young children must be carefully linked to the child's family value system. If the home and the school present contrasting values the child is caught in conflict. Such a conflict would undermine the effectiveness of both the independent and cooperative efforts of the home and school. Early school experiences should present a positive opportunity to deal with differences and provide a sound basis for social development.

The mechanism for coordinating the school-based curriculum with the home was a series of letters from MIZER that the child took home. These letters stimulated the necessary communication between the home and school. The letters suggested family activities that extended and reinforced the learning experiences conducted at school. Thus, the parents were aware of the content and purpose of the curriculum and responded by becoming involved in the school program. The letters precipitated an increase in parent comments and questions about energy education. This led to values clarification between teachers and parents.

An unexpected benefit of the letters was the involvement of siblings. As brothers and sisters read the letters, they became interested in the activities. Their involvement strengthened the family's role in energy education.

Learning Styles

Energy education is appropriate for early childhood curriculum because of the young child's natural curiosity and developing social awareness. Young children are egocentric and learn best when concepts, attitudes and skills are presented in relationship to their experience. Young children are energetic and learn best when they are actively involved in the process. Passive learning is not their style; they must participate and contribute.

In the MIZER Series the energy theme was introduced through activities that helped the children become aware of energy through their own body movement. This meant that the children viewed energy in terms of their own experiences and were actively involved in the learning process. The energy curriculum utilized equipment and experiences that are typical of developmental programs. The only addition was the emphasis on energy awareness and the discovery of trade-offs. Therefore, the curriculum was appropriate for young children and provided an efficient use of the school's resources.

Evaluation

Field testing involved 260 families with evaluation based on 117 parents' responses to a written questionnaire. The return rate was 45 percent. The home-based portion, letters from MIZER, was used alone with 200 families. The letters were sent directly to the home from Oklahoma State University Cooperative Extension Centers in 10 counties. Sixty families participated in both parts of the Series, with 40 children enrolled in public school kindergartens and 20 children in a day care center using the MIZER Series curriculum. The letters from MIZER were sent home from school with the children.

Impact of the Series

Parents were asked if they felt that the Series had increased their energy awareness. Most felt that it had but the rates varied by groups: 83 percent of those receiving letters only, 80 percent for the kindergarten, and 70 percent for the day care families.

The rate of the behavioral change was lower and had a broader range. From 59 to 80 percent of the parents felt that they were using energy more carefully as a result of the Series.

Which Family Members Participated

Reported family involvement was 132 children, 92 mothers and 37 fathers. The number of children was twice that anticipated because of the involvement of older brothers and sisters. Listed as "other" participants were friends, neighbors, grandparents and classes or scout troops of older siblings. These findings suggested that the Series was appropriate for older children as well as the intended audience. Parent comments revealed that their involvement enhanced the family's role and interaction patterns.

Satisfaction with the Series

To determine whether families like this educational model, parents were asked if they wanted to receive more letters. The highest rate, 75 percent, requested a similar series for older children, a reflection of the Series' appropriateness for later grades. More letters on energy were requested by 66 percent of the families and 50 percent requested a similar series on other topics. Thus, the Series met the families' needs for energy education and could be used to meet families' needs for education in other content areas and with older children.

Closing Thoughts

Results from the testing of the Series indicated that reinforcing the link between school- and home-based learning is an effective technique. The data collected supports the conclusion that families were moved along a continuum from awareness to adoption of energy information. Thus, for educators concerned with changes in behavior and/or attitude, this model of delivery may be an effective technique to use for a variety of additional topics where family involvement is desired. Consumer educators need to further explore and evaluate this model of delivery for a variety of topics, age groups and audiences. Currently, the authors are assessing the impact of the technique on other audiences in Headstart centers, early childhood education programs, youth organizations and Cooperative Extension programs.

The MIZER Series grew out of a need for energy education for young children and their families. It was created by an interdisciplinary team of home economists: one from the Family Relations and Child Development department and one from the Housing, Design and Consumer Resources department. One represented resident instruction as lead teacher of the OSU child development laboratory. The other represented Cooperative Extension as Family Resource Management Specialist. Together they have integrated theory and practice from two subject matter areas to solve a problem. Therein lies one of the strengths of this approach to energy education. Others with a similar educational problem should consider the advantages of an interdisciplinary team approach to creation of educational methods and materials.

TABLE 1

Impact of the MIZER Series

Group	Families Participating	Evaluations Returned	Increased Awareness	Changed Behavior
Letters only	200	75	83%	80%
Kindergarten	40	25	80%	64%
Day Care Centers	20	17	70%	59%
Totals	260	117 (45%)		

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THE DEVELOPMENT AND TESTING OF A SHOPLIFTING CURRICULUM FOR SECONDARY SCHOOL STUDENTS

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Shoplifting is one of the fastest growing crimes against property in the United States. This study was designed to evaluate the effect on the attitudes of students of in-school instruction about shoplifting. The curriculum unit developed was tested in secondary schools and the kits are presently being utilized in all grade schools and sixth grade centers in the Austin Independent School District to determine the effects of such moral instruction on younger students.

Shoplifting, the removal of merchandise from a store by a person who has no intention of paying for it, has become a major crime in the United States. Information provided by the Austin Police Department indicates:

> Shoplifting is one of the fastest growing crimes against property in the United States. It is estimated that approximately one-third of all property stolen is the result of the shoplifter....in 1974, more property was lost to the shoplifter than to the burglar and the armed robber combined (1, p. v-6).

This upsurge in shoplifting is the result of several factors. One significant factor is the increase in the number of self-service stores. This type of store decreased the number of clerks needed, thereby reducing overhead costs. Having fewer personnel has also made shoplifting much easier. A second factor is the method of merchandising products in stores. Display techniques designed to guide the customer into impulsive buying have encouraged impulsive "stealing". A third, less tangible, factor may reflect a change in values, moral standards, and lifestyles. Increased boredom, competitiveness, and opportunism, combined with current financial and employment conditions, tend to lessen the conviction that shoplifting is a crime. These changing attitudes toward shoplifting pose interesting questions about the role education plays in the moral development of young people.

Young people today have many opportunities to test and question their beliefs and values. Their value structures are developed through interaction with other people in various situations inside and outside the home. Because teenagers are in school a large part of the day, their interaction with teachers and peers influences, to a great extent, the development of their values and value structure.

Conflict exists concerning teaching the valuing process in the classroom. Many people hold that schools should teach only facts. Others maintain that when instruction takes place without valuing, no education occurs (5). Dickens claims that school is the logical place for young people to discover and determine the values which underlie their decisions and activities. Dickens asserts that values are not separate from knowledge, but actually determine what knowledge is important (2).

For many young people, high school is a period of examination and experimentation. It is also a time of increased peer pressure. Shoplifting is one area of great peer influence. Amateur shoplifters commit approximately 80 to 90 percent of the shoplifting done each year. The Texas Retailer indicates that over 50 percent of shoplifters apprehended were between the ages of 13 and 19. Most teenage shoplifters do not take items to sell and are not usually involved with drugs. They take items for their personal use, for example, clothes, records, cosmetics, and jewelry. Most teenage shoplifters are female, from families with above-average income, and steal in neighborhood stores or shopping centers (3).

Purpose of the Study

The purpose of the study was to determine whether the use of specifically designed curriculum materials could bring about a significant change in secondary school students' knowledge and attitudes concerning shoplifting. Teenagers, ages 14 to 18, were chosen because this age group represents over 50 percent of all shoplifters apprehended. This age group was accessible to the researcher and presented a reasonably homogeneous sample for testing purposes.

A review of literature suggests that the adolescent period of development is indeed a very formative period. It was the author's belief that a properly designed curriculum could affect a significant change in students' attitudes toward shoplifting. Students must have accurate, up-to-date information about shoplifting in order to make sound decisions. With proper information and a good self-concept it is anticipated that peer pressure will not override the personal decision-making abilities of individuals concerning whether or not to shoplift.

Scope and Description of the Project

The "Stamp Out Shoplifting" curriculum unit was developed in cooperation with the Crime Prevention and Drug Education program of the Education Service Center, Region XIII, and the Austin Independent School District. The unit is a self-contained instructional package. It contains 1 curriculum guide, 2 filmstrip and tape presentations, 1 bulletin board, 4 posters, and 19 transparencies. Materials were developed for classroom instructor use and did not require prior training of the instructor. Great care was taken in the development of the materials to insure that techniques of shoplifting were not illustrated, taught, or described to the students.

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The unit was divided into three areas of instruction:

1. Start With the Facts: General information and facts about shoplifting and shoplifters.

2. Options We Have: An open-ended representation of whether it is right or wrong to shoplift.

3. State Your Case: Legal procedures and possible consequences of shoplifting.

Each section included necessary background data to enable the instructor to teach the shoplifting unit and answer students' questions. This information was carefully researched and provided up-to-date resources for teaching presentations and activities. The instructional unit was designed to be an intensive three-day curriculum. A sufficient number of optional activities were included to allow instructors to expand the unit to five or ten days if they so desired.

Included in the curriculum guide are an attitude survey and shoplifting evaluation for pre- and post-testing of students receiving the instruction. Questions on the evaluation instrument were developed and keyed to objectives for each section. The evaluation instrument was designed to test attitudes toward shoplifting (Table 1).

In addition to testing of specific objectives additional factors were considered. These factors were: (1) students must be able to understand the language used in the testing instruments without interpretation from the teacher; (2) instruments must be short enough to maintain a high interest level; and (3) instruments must be designed for ease of scoring.

A 25-item shoplifting evaluation was designed using a combination of 10 multiple-choice items and 15 true-false items. The multiple-choice items were designed with four possible choices, one of which was correct.

The attitude survey was designed to complement the shoplifting evaluation. It was composed of 18 items. Each item was characterized by four degrees of response ranging from "Strongly Agree" to "Strongly Disagree." Students were given the option to leave blank any items which caused them to feel uncomfortable. Preliminary instruments were given to high school teachers, high school counselors, and selected high school students to assess the readability, interest level, and efficiency of the items. Information given by the reviewers was used to revise items.

TABLE 1. BEHAVIORAL OBJECTIVES WITH CORRESPONDING SIGNIFICANT ASSESSMENT ITEMS

Behavioral Objective	Assessment Items
Section I	
1. Define shoplifting	10
2. State facts which illustrate the increase in the incidences and costs of shoplifting.	7,* 2*
3. State reasons for the increase in shoplifting.	1,* 20*
4. Identify the types of shoplifters.	3,* 13*
5. Distinguish characteristics of shoplifters.	15, 3,* 5,* 6,* 8, 18*
6. Recall reasons various people shoplift.	21*
7. Identify consequences of shoplifting on the shoplifter and on others.	17, 22,* 25
Section II	
1. Identify values emerging in our society which contribute to the increase in shoplifting.	24
2. Interpret his/her attitudes toward shoplifting.	Attitude survey*
Section III	
1. Interpret Texas laws pertaining to shoplifting.	4*
2. Identify the proper procedures used in the apprehension of a shoplifter.	11, 23
3. Compare the arrest procedure for juveniles and adult shoplifters.	19*
4. Appraise the effect of a police record on a juvenile and on an adult.	9, 12, 14,* 16

*Denotes objectives which had significant test items

Testing

The purpose of pilot testing the unit was two-fold. One objective was to determine whether high school students' attitudes about a specific subject or moral issue could be altered with the presentation of factual information. In addition, the testing sought to determine whether increased knowledge about a specific issue affects the decisions people make about their moral behavior in that area.

The high school chosen for pilot testing of the curriculum was selected for several reasons. The school, located on the edge of the city, has a large urban population with a fairly large rural population. The students were predominately from the middle socio-economic level with a few from the lower socio-economic level. Although the majority of students live in the surrounding urban community, approximately 30 percent of the students are bussed from the rural areas or other areas of the city to achieve a racial balance in the school. The control school is similar in every respect, except that it is located on the opposite edge of the city. This location minimized possible interaction between the two student popluations.

The four teaching areas selected for pilot testing the unit were homemaking, social studies, math, and vocational cooperative education programs. These areas were chosen because the shoplifting information could supplement regular course work and also reach large numbers of students in the required areas of math and social studies. Homemaking incorporated the study into a consumer buying unit; social studies used the materials in psychology and law courses; math integrated the unit into consumer awareness courses; and vocational cooperative programs used the unit to complement on-the-job studies. Teachers volunteered if they felt the unit could fit into their regular plan of study for a specific course being taught.

Teachers from the same content areas were chosen in the control school. They administered the pre-test evaluation and survey at the beginning of the winter quarter and the post-test evaluation and survey at the end of the quarter. No curriculum unit materials were furnished the control school and students in the control school received no instruction.

A total of 15 teachers participated in the project, and 376 students received either testing or testing and instruction. Four teachers and 179 students were involved in the control school and 11 teachers and 197 students participated in the teaching in the experimental school.

The shoplifting unit was tested during the winter quarter of the school year. Teachers were encouraged to teach the unit during December, the peak shoplifting period. Teachers were instructed to pre-test all students using the attitude survey and the shoplifting evaluation. They were given the option of teaching only a part of the unit or the entire unit. At the conclusion of the unit the attitude survey and shoplifting evaluation were administered to students as post-tests. Absolute anonymity was maintained for all students involved in the testing in both the test and control schools.

Findings

The study was conducted to determine if materials developed and taught in high school classrooms concerning shoplifting could affect significant changes in knowledge of facts and attitudes toward shoplifting. A quasi-experimental design with an analysis of variance statistical test was used to analyze data.

The Shoplifting Evaluation

An item analysis of the percentage of right and wrong answers on the pre- and post-tests by the experimental and control groups reveals that on six items of the shoplifting evaluation there was more than a 25 percent gain in the scores of the experimental group (see Table 2). The greatest gain by the control students on these same questions was an 8 percent increase. The control group had score losses of 1 percent and 6 percent from the pre- to the post-test on items 6 and 7 respectively.

Scores on eight items from the shoplifting evaluation showed students in the experimental group making a 10 to 24 percent gain (items 1, 3, 5, 13, 18, 19, 20, and 21). On these eight items control students did not show more than a 9 percent gain. Losses on scores, ranging from 2 to 8 points, were experienced by the control group on four items (items 5, 13, 18 and 20). On item 19 the control group had the same percentage of correct responses on both pre- and post-tests.

The above data show that a total of 14 of the 25 items on the shoplifting evaluation reflect a gain in the experimental students' scores of 10 percent or more. Five items, however, experienced a loss in scores when the pre- and post-test scores were compared, ranging from a three to ten percent loss (items 8, 9, 10, 17 and 23). Item 16 had the same percentage correct on both tests. Of these six items the control group also experienced losses on items 9 and 23, but the control group had a five percent gain on item 17.

Each of the 14 items which showed a gain of 10 percent or greater by the experimental group was statistically significant at the .01 level or less (Table 3). The 11 remaining items were not statistically significant. Two items, however, approached the .05 significance level. These were item 25 which had a .07 level of significance and item 24, with a .09 level of significance.

The Attitude Survey

Percentage gains on the attitude survey made by students receiving instruction were smaller than on the shoplifting evaluation (Table 4). Only two items, items 2 and 9, showed a gain which exceeded 25 percent. Item 2 showed a gain of 6 percent for the scores of students in the experimental group while item 9 showed a gain of 7 percent for students in the control group. Only one item showed a gain of 10 to 24 percent. Students in the experimental group showed a 13 percent score increase on item 18.

In spite of a 25 percent gain by the experimental group on item 2, it did not show a statistically significant difference at the .05 level. An examination of data in Table 5 reveals that the item was not significant because the control group had a very high correct score on the pre-test, which prevented a large gain on the post-test. Items 9 and 18 were statistically significant when tested at the .05 level of significance; however, item 9 was significant for the control group rather than the experimental group. An additional item (item 12) was statistically significant at the .05 level. This was true although the experimental group made only a 5 percent gain from the pre-to post-test scores. On this item the control group had a 10 percent loss on their score. An analysis of this variance was computed on the total scores of the pre- and post-attitude surveys. The gains by the experimental students were statistically significant at the .05 level.

Meeting of Objectives

Because each item on the shoplifting evaluation and the entire survey was developed to correspond to an objective in the curriculum unit, data were examined to determine if the objectives were met. As noted in Table 1, 10 of the 13 objectives had two statistically significant test items; another had three test items which were significant. The three objectives which did not have a statistically significant test item were Objectives I-1, II-1, and III-2 (4).

TABLE 2. ITEM ANALYSIS FOR THE SHOPLIFTING EVALUATION

Item	Group	Percentage of Right and Wrong Responses				Gain or Loss
		Pre-test		Post-test		
		%Right	%Wrong	%Right	%Wrong	
Item 1	Experimental	.66	.37	.84	.18	18*
	Control	.59		.61		2
Item 2	Experimental	.12	.89	.77	.23	65**
	Control	.22		.18		4
Item 3	Experimental	.16	.84	.39	.61	23*
	Control	.20	.80	.18	.82	.02
Item 4	Experimental	.27	.73	.51	.49	.26**
	Control	.32	.68	.40	.60	.08
Item 5	Experimental	.70	.30	.86	.14	.16*
	Control	.67	.33	.63	.37	-.04
Item 6	Experimental	.18	.82	.65	.35	.47**
	Control	.24	.76	.23	.77	-.01
Item 7	Experimental	.57	.43	.87	.13	.30**
	Control	.67	.33	.61	.39	-.06
Item 8	Experimental	.64	.36	.56	.44	-.08
	Control	.69	.31	.64	.36	.05
Item 9	Experimental	.56	.44	.46	.54	-.10
	Control	.62	.38	.49	.51	-.13
Item 10	Experimental	.30	.70	.21	.77	-.09
	Control	.36	.64	.37	.63	.01
Item 11	Experimental	.90	.10	.97	.03	.07
	Control	.88	.12	.91	.09	.03
Item 12	Experimental	.86	.07	.93	.07	.07
	Control	.83	.14	.86	.14	.03
Item 13	Experimental	.62	.38	.73	.27	.11*
	Control	.70	.30	.64	.36	-.06
Item 14	Experimental	.45	.55	.70	.30	.25**
	Control	.42	.58	.44	.56	.02
Item 15	Experimental	.66	.34	.79	.21	.13*
	Control	.70	.30	.70	.30	.00
Item 16	Experimental	.65	.35	.65	.35	.00
	Control	.65	.35	.61	.39	-.04
Item 17	Experimental	.72	.28	.69	.31	-.03
	Control	.72	.28	.75	.25	.03
Item 18	Experimental	.18	.82	.38	.62	.20*
	Control	.24	.76	.16	.84	-.08
Item 19	Experimental	.64	.36	.75	.25	.11*
	Control	.70	.30	.70	.30	.00
Item 20	Experimental	.82	.18	.94	.06	.12
	Control	.82	.18	.80	.20	-.02
Item 21	Experimental	.44	.56	.68	.32	.24*
	Control	.45	.55	.54	.46	.09
Item 22	Experimental	.60	.40	.87	.13	.27**
	Control	.61	.39	.68	.32	.07
Item 23	Experimental	.26	.74	.19	.81	-.07
	Control	.28	.72	.21	.79	-.07
Item 24	Experimental	.75	.25	.82	.18	.07
	Control	.80	.20	.74	.26	-.06
Item 25	Experimental	.80	.20	.89	.79	.09
	Control	.78	.22	.11	.21	.01

*Items showing a 10 to 24 percent gain.
**Items showing more than a 25 percent gain.

TABLE 3. ANALYSIS OF VARIANCE FOR THE SHOPLIFTING EVALUATION

	Sum of Square	Mean Square	Frequency
Item 1	2.1009	2.1009	11.2513*
Item 2	21.8918	21.8918	169.4588*
Item 3	2.9369	2.9369	22.3689
Item 4	1.2059	1.2059	6.3217*
Item 5	1.9047	1.9047	11.7236
Item 6	10.4731	10.4731	55.9441*
Item 7	5.7536	5.7536	32.5136*
Item 8	.0314	.0314	.1625
Item 9	.0558	.0558	.2495
Item 10	.3575	.3575	2.1251
Item 11	.0661	.0661	1.0132
Item 12	.1331	.1331	1.3180
Item 13	1.2377	1.2377	7.7021*
Item 14	2.3179	2.3179	11.7755*
Item 15	.2827	.2827	1.6387
Item 16	.0937	.0937	.5760
Item 17	.1919	.1919	1.2636
Item 18	3.4465	3.4465	21.5595*
Item 19	.9955	..9955	6.5615*
Item 20	.8295	.8295	7.6549*
Item 21	1.1160	1.1160	5.6835*
Item 22	2.1207	2.1207	12.2469*
Item 23	.0021	.0021	.0161
Item 24	.3617	.3617	2.7620
Item 25	.4688	.4688	3.2096

P equals .05 level of significance or less
Degree of Freedom in all cases = 1
*Items showing a statistical significance at the .05 level of significance.

TABLE 4. ITEM ANALYSIS FOR THE SHOPLIFTING SURVEY

		Percentages of Right and Wrong Responses				
		Pre-Test		Post-Test		Gain or
Item	Group	%Right	%Wrong	%Right	%Wrong	Loss
Item 1	Experimental	.70	.28	.78	.22	.06
	Control	.72	.30	.72	.28	.00
Item 2	Experimental	.17	.83	.64	.36	.47**
	Control	.58	.42	.64	.36	.06
Item 3	Experimental	.42	.58	.45	.55	.03
	Control	.45	.55	.42	.58	-.03
Item 4	Experimental	.28	.72	.36	.64	.08
	Control	.11	.89	.20	.80	.09
Item 5	Experimental	.45	.55	.43	.57	-.02
	Control	.51	.49	.47	.53	-.04
Item 6	Experimental	.94	.06	.89	.11	-.05
	Control	.95	.05	.94	.06	.01
Item 7	Experimental	.65	.35	.70	.30	.05
	Control	.78	.22	.79	.21	.01
Item 8	Experimental	.84	.16	.83	.17	-.01
	Control	.89	.11	.80	.20	.09
Item 9	Experimental	.39	.61	.46	.54	.07
	Control	.44	.56	.71	.29	.27**
Item 10	Experimental	.87	.13	.86	.14	-.01
	Control	.88	.12	.88	.12	.00
Item 11	Experimental	.50	.50	.53	.47	.03
	Control	.54	.46	.51	.49	.03
Item 12	Experimental	.65	.35	.70	.30	.05
	Control	.73	.27	.63	.37	-.10
Item 13	Experimental	.30	.70	.32	.68	.02
	Control	.28	.72	.31	.69	.03
Item 14	Experimental	.79	.21	.75	.25	-.04
	Control	.87	.13	.83	.17	-.04
Item 15	Experimental	.80	.20	.75	.25	-.05
	Control	.87	.13	.89	.11	.02
Item 16	Experimental	.77	.23	.76	.25	-.01
	Control	.80	.20	.77	.23	-.03
Item 17	Experimental	.30	.70	.37	.63	.07
	Control	.37	.63	.38	.62	.01
Item 18	Experimental	.57	.43	.70	.30	.13*
	Control	.74	.26	.69	.31	.05

TABLE 5. ANALYSIS OF VARIANCE FOR THE SHOPLIFTING SURVEY

	Sum of Square	Mean Square	Frequency
Item 1	.0935	.0935	.6836
Item 2	.0183	.0183	.0932
Item 3	.1919	.1919	1.0137
Item 4	.0082	.0082	.0638
Item 5	.0088	.0088	.0442
Item 6	.0735	.0735	1.3927
Item 7	.0735	.0735	.4931
Item 8	.2944	.2944	2.6675
Item 9	.7495	.7495	4.1709*
Item 10	.0010	.0010	.0095
Item 11	.1571	.1571	.8474
Item 12	1.0029	1.0029	7.4437*
Item 13	.0003	.0003	.00019
Item 14	.0001	.0001	.0008
Item 15	.3331	.3331	2.5609
Item 16	.0245	.0245	.1873
Item 17	.2011	.2011	.2532
Item 18	.6905	.6905	3.9866*

P equals .05 level of significance or less
Degree of Freedom in all cases equals 1
*Denotes the item showed statistical significance at the .05 level

Implications of the Study

Several possibilities for further research were presented by this study. One observation is the large number of statistically significant items on the shoplifting evaluation as compared to the few statistically significant items on the attitude survey. These results support the position presented earlier that presentations of information over a relatively short period of time in a classroom setting may result in a knowledge gain, but may not significantly affect the personal attitudes and beliefs of students. Another possibility is whether the knowledge gain actually affects behavioral changes in student habits. Since shoplifting is a crime, it is not feasible to survey students about personal shoplifting activities. Changes in some items may have occurred by raising or lowering of students' risk-aversion level. Students may have become aware of various opportunities to shoplift and possibilities to "beat the system". This possible effect of teaching moral issues needs careful consideration.

Age level where the instruction is introduced may affect a greater change in attitude and behavior patterns. Presently, the "Stamp Out Shoplifting" unit is being taught in all sixth grade centers and middle schools. The unit was tested and the results have been presented for secondary schools. Administrators, teachers, and principals will determine if more significant impact upon student attitudes occurs when instruction is introduced at an earlier age.

Follow-up studies might indicate the impact of the knowledge gain upon student attitudes as they mature and graduate. Maturity factors and further education would affect student attitudes and would need to be considered in this type of longitudinal study.

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A POLITICAL HISTORY OF THE PROPOSAL TO CREATE A FEDERAL CONSUMER PROTECTION AGENCY

Karen Stein*

The history of the proposal to create a federal consumer protection agency is described, beginning with its origin in 1968 and ending with its latest defeat in 1978. The roles played by congressional subcommittees, key senators and representatives, lobbyists, and consumer advocates are examined for both their positive and negative impacts. The case study illustrates certain trends to which proposed legislation is frequently subjected, and provides insight into the legislative processes typically encountered by consumer-oriented bills.

When Senator Estes Kefauver first spoke to his colleagues about the possible creation of a federal consumer protection body to represent an organized consumer interest, the year was 1959. His fellow senators warned him that it would probably take at least four years to push such controversial legislation through Congress. Their optimism was overwhelming.

Still, the issue of consumer representation in the political decision-making process at the federal level, was not a new one. As early as 1935, consumer advocates, well-schooled in New Deal politics, called for a Department of Consumers. Modeled after the Departments of Commerce, Labor, and Agriculture, it was hoped that this new department would be able to lobby on behalf of its own constituents--consumers. Decades later, Kefauver reintroduced the concept and, in 1966, hearings again were held on the proposal to create a Department of Consumers, but no action was taken.

The 90th Congress

In 1968, Kefauver's colleague, Representative Benjamin Rosenthal (D-NY), began his long battle for an independent consumer protection agency (CPA) at the federal level. Partly because of lower cost (cabinets are much more expensive than agencies), and partly because an agency was thought to be less powerful than a department, Rosenthal thought that a CPA would be able to garner the congressional support lacking for the Kefauver proposal. The bill to establish a CPA thus began its life as a compromise measure.

Rosenthal and fifty-eight congressional colleagues co-sponsored a House bill designed to establish an independent agency to intervene in administrative procedures on behalf of consumers. The bill died in 1968 without action, but Rosenthal pledged to bring it up again, saying, "Even if nothing comes of the idea just yet, the talk about it shows that politicians, some eagerly and some reluctantly, are growing sensitive to consumers as an interest group and to their problems as an issue [3]."

The 91th Congress

In 1969, Rosenthal introduced his bill again, this time with 100 co-sponsors. At the same time, Representative Florence Dwyer (R-NJ) and sixty co-sponsors introduced a bill that would create a permanent White House Office for Consumer Affairs. No action was taken. Rosenthal's aides blamed the administration, saying Nixon was opposed to the bill and his influence was impeding its progress [15].

In 1970, Rosenthal and Dwyer joined forced to re-introduce the agency bill in the House. Senator Abraham Ribicoff (D-Conn.) sponsored a similar bill in the Senate. The White House first declared itself "hands-off" but later put forth its own proposal for relegating the consumer interest to the Justice Department, where, supposedly, it might maintain more control over its activities.

The House and Senate bills both featured the establishment of an independent agency to represent the consumer. The House bill also proposed an Office of Consumer Affairs within the Executive Office while the Senate bill advocated the creation of a new three-man council to assist the President and make annual reports to the Congress. Both bills provided the agency with the power to intervene in court proceedings involving other regulatory agencies, representing consumers when their interests were at stake. Both bills authorized publication of a "Consumer Register" which would inform the public of consumer issues. In addition, the House bill provided the agency with the power to develop standards for product safety.

The administration's proposal did not provide for an independent agency, but rather gave responsibility for representation of the consumer interest to the Justice Department. It provided for a twenty member council appointed by the President to advise him on consumer matters. It further proposed that dissemination of information go through the White House, perhaps as a means of supervising the quantity and quality of the information released to the public.

Major opponents of the House and Senate legislation were big business interests led by the United States Chamber of Commerce. The Chamber disseminated a bulletin which described the proposed agency as a "continuing engine of business harrassment [11]", and favored the administration's bill instead. The Chamber emphasized that Nader's support of the Congressional bills was a threat to business.

The Grocery Manufacturers of America lobbied actively against the House bill. Anticipating that the bill might reach the House floor that session, they attempted to build support for a much weaker bill sponsored by Representative John H. Buchanan (R-Ala.); that bill eventually died. The American Retail Federation and the National Association of Manufacturers also lobbied, but not as extensively [11].

The Senate bill passed in 1970, but not without difficulty. The Chamber of Commerce, when the bill came out of the Government Operations Committee,

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contacted the Commerce Committee saying they were concerned about conditions under which the agency might disclose information about brand name products. They tried in vain to add several weakening amendments which would limit the agency's power in this area. The Chamber was late in getting its efforts underway, and the bill passed to the floor.

The morning the Senate bill was to come up on the Senate floor, several members of Virginia Knauer's staff from the White House Office of Consumer Affairs proposed that the bill be amended to give Knauer's office a statutory status, rather than create a new council. The amendment had not been approved by the Office of Management and Budget, and the vote was postponed until the next day. The amendment was not accepted, and the bill passed.

This action prompted criticism from Nader and Rosenthal concerning Knauer's position on the bill. Some members of Congress said Knauer was "muzzled" by the administration. Rosenthal attacked Knauer, later, saying her silence was a "cowardly act [11]."

The House bill was reported out of the Government Operations Committee in July, but the Rules Committee, which was to take the bill up next, delayed action during the summer. It was well-known that William M. Colmer (D-Mass.), the Chairman of the Rules Committee, was opposed to the bill from the outset. Rosenthal accused the committee of purposely bottling up the bill.

Carl Albert (D-Okla.) urged Colmer to consider the bill, as did John McCormack (D-Mass.), House Speaker. It was probably this Democratic pressure that led to a hearing for the bill in October, but the committee did not meet again to complete the hearings and vote until December. When it did meet, Representative Richard Bolling (D-Mo.), one of the bill's supporters on the committee, was on a month-long vacation. Rosenthal contacted him in the French West Indies the night before the vote was to be taken. Motorola offered to send a company jet down for him, but Bolling said he could not come back. His action was not further explained, although this seems to be the not unusual political stance of voting (or not voting) both sides of an issue. Thus, Bolling could tell his "consumeristic" audiences that he was a staunch supporter of the bill, and yet, could inform his more conservative constituents that he never voted for passage.

Whatever his real reasons were, it was very unfortunate that he chose not to come back to Washington. The vote the next day was a tie, and the bill died. Rosenthal described the actions of the Rule Committee as "Wild West Fashion," and Nader said he had never seen greater and more consistent industry pressure on a consumer bill [11].

<u>The 92nd Congress</u>

1971 was *The Year* for the introduction of bills to establish a federal consumer agency, as Rosenthal, Dwyer and Chet Holifield (D-Calif.) introduced three identical ones based on the 1970 committee-reported bill. Ribicoff (D-Conn.), Montoya (D-N. Mex.), and Dingell (D-Mich.) also introduced similar legislation.[1]

The Ribicoff bill (S. 1177) was basically the same as the Rosenthal-Dwyer-Holifield measure, with one important exception: the independent consumer protection agency was specifically empowered to provide assistance to state and local consumer protection programs.

The main points of the Montoya bill (S. 867) were: establishment of a single independent consumer protection agency with a broad mandate to protect consumer interests, specifically to perform the advocacy and information functions, and to initiate and encourage the expansion of consumer education.

The Dingell bill (HR 671) would: establish a single independent agency to serve as a consumer's counsel, operate under court rules of procedure, compile and disseminate consumer information, and make grants to universities and other nonprofit organizations for studies of laws and decisions affecting consumers.

However, it was the Holifield bill (HR 10835) which first passed the House in October, 1971 and was referred to the Senate Government Operations Committee. Several weakening amendments were added which made the victory more bitter than sweet for consumer advocates. The administration endorsed it heartily which was, according to Nader, proof that the bill was ineffective.

At the crux of the conflict was the fact that Holifield's bill allowed the CPA to represent the interests of consumers before federal agencies and the courts only in formal agency proceedings. Rosenthal stated that thousands of law suits would result because of the uncertainty stemming from not knowing exactly which proceedings the agency could enter. The powers of the CPA were also severely limited in the following ways:

> The CPA could not intervene in adjudicatory proceedings if they are seeking primarily to impose a fine, penalty, or forfeiture; CPA could not require industry to give it information concerning possible abuses of the consumer except pursuant to formal adjudicatory intervention; and the CPA could not intervene as a party in a preliminary federal agency investigations [2].

Nader and Rosenthal were highly indignant at these restrictions. They argued that 90 percent of the proceedings conducted by federal regulatory agencies were informal, and the consumer agency should have the right to intervene in these proceedings if they significantly affected the consumer interest. Nader and Rosenthal also thought the agency should be able to subpoena information for its own investigations.

Holifield supported the compromise bill. He said the agency could obtain information through other regulatory agencies and should not be allowed to go on "fishing expeditions." Holifield drew a great deal of support from Roger C. Cramton, Chairman of the Administrative Conference of the United States, whose idea it was to limit the agency to formal proceedings. He said the bill should be tied to the Administrative Procedure Act which defines various types of government proceedings and governs the rules under which such proceedings are conducted. Under the Act, the agency could only intervene in proceedings which led to a final disposition of the case. These were the "formal" procedures the bill referred to. The object of this action was to protect businesses from the double jeopardy of two "prosecutors" in preliminary proceedings.

Rosenthal and Nader were not satisfied, and Rosenthal attempted to amend the bill to restore the power to intervene in any investigation. After this amendment was defeated, and the bill was ready to be reported out of committee to the floor, Rosenthal voted against it: "It was very painful to vote against a bill that I and Ralph Nader conceived, but the committee took out all of the agency's serious enforcement powers [14]." By now Holifield was thoroughly disgusted with Rosenthal and Nader. He described his bill as middle of the road and said that it would still do the job for the consumer, even if it did not satisfy Nader. Considering the weaknesses of the bill, Nader and Rosenthal withdrew support. Ribicoff was also unhappy with the bill that had come out of the Senate that year. The two bills went to a congressional subcommittee to resolve differences and died quietly as time ran out on the 1971 effort.

Common Cause supported Rosenthal in his attempts to strengthen the bill, as did Consumer Federation of America. The AFL-CIO supported the bill but took no stand on the amendments. Later, when Nader fell to laying blame, he dealt a generous portion to the labor organization. He charged collaboration between Holifield and J. Biemiller, chief lobbyist for the union. Nader, however, received criticism from several members of Congress who said his confrontation politics lost support for the amendments.

The business opposition front remained solid throughout the debates as they lobbied against the bill in any form. The Chamber of Commerce lobbied for more industry safeguards from investigation, claiming the agency would be "Nader-like." The White House administration originally opposed the bill but supported the compromised form.

In 1972, the House passed an identical version of the bill it had passed the year before. The Senate, however, had a stronger bill which Ribicoff was pushing vigorously. The Senate bill gave the proposed agency the power to intervene in all regulatory agency proceedings as well as court proceedings. The Senate bill passed through its committees, and Ribicoff fended off weakening amendments on the floor which tried to limit the agency's court intervention to a "friend of the court" status.

Ribicoff, however, was finally unable to push this strong legislation through the Senate, due to a filibuster headed by Senator Sam Ervin, Jr. (D-N.C.). Although the votes to pass the bill were there, Ribicoff was unable to obtain the two-thirds majority vote needed to close debate. After three unsuccessful attempts to bring the bill to a vote, it was set aside indefinitely. Ribicoff blamed Nixon for the bill's defeat, as he had supported the weakening amendments and was opposed to the bill in its stronger form. Nixon aide John Erlichman refused to explain why the administration was opposed to the bill it had once endorsed [16]. Consumerists understood, however, that the strong legislation was threatening to the administration which sought favor from big business.

<u>The 93rd Congress</u>

In 1973, consumerists revved up for another fight, but it proved to be internal. Holifield was still trying to pass his now rather worn compromise bill. The Senate still had a strong bill which Ribicoff introduced jointly in the Commerce and Government Operations Committees, to avoid any attempts by Ervin to bottle the bill in Government Operations.

While Holifield was holding a hearing in the House, Ralph Nader testified condemning the Holifield measure. Holifield became so angry at Nader's accusations that he adjourned the hearings, ending any further activity for 1973. After this fiasco, Holifield delivered a seething anti-Nader statement:

> The gentleman (Nader) is a crusader, he is a zealot, some have said that he is a fanatic. But he is entirely ignorant of the legislative process in a representative form of government. If he wishes to continue to have issues so that he can make headlines and he can villify the people that he has picked out as his personal devils, he can have that, but the course of legislation will proceed as it has proceeded for almost 200 years under the same principle of resolution through compromise [4].

The 1974 edition of the agency bill in the House was, indeed, somewhat of a compromise effort between Rosenthal and Holifield. It gave the proposed agency power to receive, evaluate, and respond to consumer complaints and refer them to other agencies. It allowed the agency to disseminate information to consumers, to promote testing and research by other agencies in the public interest, and to advise Congress and the President of desirable actions and legislation in the federal consumer programs. It eliminated the creation of a Consumer Advisors Council because Nixon's 1973 transfer of the Consumer Affairs Office to the Department of Health, Education and Welfare seemed to indicate he did not want such a body in the White House. It also eliminated the agency's power to intervene in state and local agencies, and limited its access to records of federal regulatory agencies. The agency also had power to pose written questions to businesses and compel them to answer. This caused much controversy in the House and led to a substitute bill being introduced by Representative Clarence J. Brown (R-Ohio) which restricted this power, but the substitute bill was soundly defeated. The House passed the bill with no other amendments.

Meanwhile, in the Senate, the Government Operations Committee approved its bill, and it went to the floor for debate. A controversy arose there as to whether the agency should be allowed to intervene in labor-management disputes. Ervin, a well-known opponent of the bill, argued in favor of including labor disputes under the agency's power. Ribicoff got the message--another filibuster.

The filibuster did develop. Ribicoff tried three times to close debate on the bill but was unsuccessful. A compromise was offered which would allow the agency to question businesses through other regulatory agencies, but Ribicoff said he would not alter the bill to attract votes. He tried a fourth closure attempt, it being only the third time in history that the Senate had taken a fourth closure vote. The third attempt had failed by two votes.

Ribicoff picked up two more votes, and thought he had enough to break the filibuster the fourth time around. But Milton Young (R-N.D.) switched his vote, and Edward Kennedy (D-Mass.) happened to be in the hall when the vote was called and did not make it back into the chamber in time to vote. Finally, supporters acknowledged they could not end the filibuster.

The 94th Congress

1975 was the year of passage. An influx of consumer-oriented congressional freshmen, coupled with the reduction of votes required to break a filibuster from 67 to 60, allowed passage of the Senate bill by a vote of 61-28. President Ford then entered the picture, promising to veto the bill if it were sent to him. Criticizing the proposed CPA for being too expensive and too bureaucratic, he announced that he would meet with all the existing agency heads and work out a program by which they would become more responsive to consumer needs. The program, briefly, was this: Each agency and department under White House control would establish consumer offices and solicit consumer views before it would develop policies and rules. It was hoped that offices of this type would dampen both the need for, and support of, a CPA.

The great failing in the Ford plan was the lack of independence of the consumer representatives from their agencies or departments. As Porter stated:

> In doing their jobs, consumer representatives must follow the policies of the agency. Each agency has confidential files relating, for instance, to pending law enforcement investigations, which cannot be disclosed. Most agencies go further, and strongly discourage statements by employees disagreeing with agency policy [13].

Thus, it was highly unlikely that consumer representatives of this type could be viable replacements for an independent consumer protection agency.

Perhaps another indication that the President's plan would not afford consumers the type of representation needed was the fact that recognized independent consumer advocates had not been chosen as the consumer representatives. For instance, Jean Braden, a personal friend of Vice-President Rockefeller and Secretary of State Kissinger, was appointed by the State Department to the newly created #37,800 position of Coordinator for Consumer Affairs; John Webster, a Presidential Interchange Executive on leave from the IBM Corporation, was appointed as Special Assistant to the Secretary for Consumer Affairs, Department of the Treasury.

Perhaps most ironic was the fact that Ford's plan appeared to be more costly than the proposed CPA, since most of the departments were requiring new staff and office expenditures [17].

Supporters of the CPA ignored Ford's plan and continued to press for a vote in the House. Once again, the old arguments were repeated. Proponents cited the close relationship between the present regulatory agencies and the regulated industries as destructive to the consumer interest, and emphasized that "an agency is needed to represent the consumer's interest which is that which would be obtained in a free market economy, characterized by vigorous competition, economic efficiency, and optimal consumer information [9]." Interestingly, noncongressional supporters included not only the large consumer and labor organizations, but also a few representatives of big business, namely Montgomery Ward, Polaroid, Mobil Oil, Atlantic Richfield, Jewel Food Stores, and Stop and Shop.

Opponents of the CPA argued that "the cure for the failure of regualtion is not more regulation [18]". Their posture was that the best way to protect consumer interests was to modify existing agencies, not create new ones: "All of the arguments used to support the creation of a CPA suggest not a new agency but the elimination or reform of an old agency. If the FTC is moribund, a CPA--whose director and deputy director would be appointed in the same manner as the FTC commissioners--is unlikely to bring it to life [18]." The Vice-President of Union Carbide, Morse Dial, Jr., voiced concern that "...the Agency would have the power to intervene--interject itself, if you will--into many Government proceedings. That is certain to slow down Government decisions and make Government action more costly [12]."

Apparently, the similar actions of businesses own lobbyists were not perceived to be equally disturbing. Jack Anderson's column of November 3, 1975, described the following situation:

> All too often, legislation is shaped more by the hidden pressures than the public debates. Big business is concentrating pressure on 54 Congressmen, for example, to kill the consumer protection bill. The issues will be debated on the House floor, but the struggle will be decided in the backrooms.
>
> Business groups have sent their pitchmen and pleaders to Capitol Hill to whisper blandishments to congressional ears. To guide them, the U.S. Chamber of Commerce has circulated confidential 'target lists' of Congressmen who may be undecided on the bill. Of the 190 names on the lists, 54 are marked for a special effort. They are feeling the pressure from such groups as the National Association of Food Chains, National Association of Manufacturers and Business Roundtable, not to mention such individual corporations as General Motors, Ford, Sears and General Electric.
>
> We have obtained the confidential lists and have identified the marked members. Among them are such powers in the House as Speaker Carl Albert, D-Okla., Republican Whip Robert Michel, R-Ill., Budget Chairman Brock Adams, D-Wash., and Ways and Means Chairman Al Ullman, D-Ore., (Additional names deleted.) Our own spot check of congressional offices indicated they are getting heavy pressure, both by mail and in person. The food industry has been particularly active in fighting the consumer protection bill [1].

On November 6, 1975, the House of Representatives voted to establish an agency for consumer protection (ACP), HR 7575, by a vote of 208 to 199. Of the twenty congressmen which Anderson identified as having been pressured by business, nine (Michel, Ullman, Esch, Jacobs, Kazen, Mills, Railsback, Talcott and Wydler) voted against the bill.

HR 7575 was very similar to the 1974 bill, previously discussed. The legislation would create an independent, nonregulatory agency to speak for consumers before Federal regulatory agencies, departments, and the courts, describing how their various decisions would affect consumers. It would also create educational materials and act as a clearinghouse for consumer complaints.

Prior to passage, a number of amendments were added. Not surprisingly, one amendment clearly strengthened the bill, while five served to either weaken or restrict the agency's potential power. The McCloskey (R-Calif.)-Heckler (R-Mass.) amendment stripped executive departments of all duplicative consumer functions and transferred them to the new agency. This effectively eliminated the argument of the ACP being a growing bureaucracy which would cost too much money. The consolidation would save an estimated $10 million a year effectively paying for the agency's first year budget. (The original bill called for a more effective annual budget of $20 million.)

Other amendments called for an ACP cost-benefit statement prior to the taking of any action, the requirement that the ACP report to the appropriate oversight committees of Congress any interrogatories it issues, as well as any complaints made against the agency for alleged abuse of its information gathering authority, the exemption of small business from written interrogation, and the termination of the ACP seven years after its creation. Perhaps most importantly, the ACP could not intervene as a party or otherwise participate in USDA proceedings directly affecting or concerning the market price of loans, price supports, or payments for raw agricultural commodities. Also protected from intervention were soil conservation programs, Farmer's Home Administration, Rural Electrification Administration, and the Federal Crop Insurance Corporation.

HR 7575 was scheduled to go to the Senate-House Conference, but faced with a certain veto which could not be overridden, it was decided that the best strategy would be to table it. It remained tabled throughout 1976.

The 95th Congress

It seemed safe to predict that in either 1977 or early 1978, we would have an Agency for Consumer Protection. President Carter had pledged to support it. The incoming Congress was heavily consumer-oriented: 95 percent of the candidates publicly endorsed by the Consumer Federation of America were successful in their attempts to win election or re-election to the Senate and the House [6]. However, in the spring of 1977, the House Government Operations Committee reported the bill establishing an Office of Consumer Representation (OCR) out by only a vote of 22-21 (HR 9718). Chances for passage seemed even bleaker than before, due almost solely to an extremely powerful lobbying effort led by the Chamber of Commerce, the National Association of Manufacturers, and the Business Roundtable.

HR 9718 would neither have increased the regulatory powers nor the size of the bureaucratic structure of the federal government. By merging 20 small consumer offices into one, it would have reduced not only the size but the cost (approximately $22 million to $15 million) of government. Just as businesses have the right (and necessary funding and tax advantages) to appear before regulatory agencies and testify on their own behalf, the OCR would insure that the consumer interest would also be heard. Its function would be purely one of advocacy, not regulation. The power to subpoena business records had been eliminated, and matters involving food, energy, military, and labor concerns had been exempted. Surveys conducted by Louis Harris and Associates indicated public approval for a consumer protection agency at the federal level (52 percent support, 34 percent oppose) [8]. However, not all legislators were convinced that this poll was representative of the feelings and needs of the American people. Representative Smith stated, "...during the three years I have served as a Member of the Congress, I have had more letters in opposition to this proposal than any other issue before the Congress. I cannot recall ever having received even one letter in support of it [5]." While Smith did not specify whether her letters came from private citizens or members of an organized opposition, Representative Rhodes made it very clear that he was concerned for the average person. "...I know one housewife who does not need any agency to tell her what to buy...Her name is Betty Rhodes, and I will bet that there are a lot of other housewives who do not need this either [5]."

On February 8, 1978, the bill once again failed to pass, by a vote of 227-189. A motion to reconsider was tabled. Most supporters attributed this defeat to an extensive campaign by business interests. Nader faulted "the corrupting influence of big business campaign contributions promised or withdrawn [10]" if a negative vote were delivered. House Speaker O'Neill called this lobbying effort the most extensive he had seen in twenty-five years [5]. Esther Peterson, Special Assistant to the President for Consumer Affairs said, "If the American people have been saying that they do not favor OCR because they are weary of too much government, then they have heard only distortions of OCR promoted by its opponents [7]." Mark Green, Director of Public Citizen's Congress Watch, noted that Congressional members could now be categorized into consumer-corporatist camps (as opposed to the more traditional liberal-conservative divisions), and proposed his own reasons for the bill's defeat: business lobbying, anti-government mood, defections among anxious moderates, business money instead of party loyalty, and the alibi syndrome in which legislators blamed neither themselves nor business for the bill's defeat, but Ralph Nader for his unwavering criticism [10]. There presently are no plans to reintroduce the bill in the current Congress.

Generalizations

Is it possible to make any generalizations concerning the fate of various proposed consumer protection policies? At the very least, it seems evident that public poicies do not just happen in this society. They are not created by individual actions, nor are these actions randomly decided upon. To understand why we do or do not have certain public policies, it is necessary to examine the political atmosphere and structures in which these policies are conceived and implemented. The fate of proposed public policies depends to a large extent upon the manipulative actions of key individuals within the political system and their likelihood of being influenced and, in turn, influencing others. We find that a few trends emerge: The importance of congressional subcommittees, key actors working and voting on both sides of an issue; progressively weaker versions of legislative bills as passage nears, the importance of lobbyists in crucial political decision-making, the elapse of many years before a bill is either passed or finally killed, and the ease with which compromise and spur of the minute thoughts are incorporated into major legislative actions. The bill to create a federal consumer protection agency illustrates these trends and provides insight into the legislative processes typically encountered by consumer-oriented proposals.

FOOTNOTE

[1]The following descriptions of the Ribicoff, Montoya and Dingell bills are based upon an unpublished mimeograph, "Bills to Establish a Federal Consumer Agency" by Gwen Bymers, New York State College of Human Ecology, Cornell University, February 29, 1972.

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MEETING CONSUMERS' INFORMATION NEEDS: PUTTING RESEARCH TO WORK

Drew Steketee*

The Consumer Information Center is a federal program in Washington, D.C. that encourages federal agencies to develop and release consumer information to the public. It promotes consumer awareness of and access to this information through the Consumer Information Catalog and a mail-order distribution operation in Pueblo, Colorado. The Center researches consumer information needs and interests. These data show some differences in the information interests of the general public versus users of the Consumer Information Catalog. The Center uses this knowledge to target Catalog efforts toward information-seekers, while disseminating information to a less responsive audience through radio, television, and the popular press.

The Consumer Information Center is a federal program established by Executive Order in 1970 to coordinate the development, promotion, and distribution of consumer publications from the federal government. Its two missions are: 1) to encourage federal departments and agencies to develop and release relevant and useful consumer information, and 2) to increase public awareness of and access to federal consumer information.

Research plays a vital role in guiding these efforts. First, it is our policy to encourage agencies to develop information consumers need and want, not information the government thinks they ought to get. It is our research challenge to learn these needs and wants. Secondly, our research program helps us make decisions about marketing and distributing consumer information. If information is to be used by the public, we must deliver it to them in a useful and accepted form. Through research, we can gauge the different characteristics of our various audiences and target effective methods of reaching these groups. We distribute consumer information by various methods including radio, television, newspapers, and magazines, both through advertising our consumer booklets and by reporting on timely consumer topics. But the keystone of our marketing efforts is the Consumer Information Catalog, a 16-page listing of about 240 federal consumer publications. Through direct mail, write-in requests, and display, the Center distributes 20 million copies of the Catalog each year. Consumers then order the free or low-cost publications they want from the distribution center in Pueblo, Colorado.

Thirdly, our research to-date centers on selecting publications for the Consumer Information Catalog. Because of printing costs, the size of the Catalog is fixed. So publications compete for listing based on popularity.

In summary, our research helps us evaluate new topics, target marketing for our audiences, and decide which publications will be listed in the Catalog. These functions are served by our nationwide title testing survey, our audience survey, and our "sales" sample.

*Steketee and Arsenoff, Consumer Information Center. (Paper presented at ACCI by Mary Arsenoff.)

Nationwide Title Testing Survey

Evaluating potential new consumer publications begins with testing titles among a representative national sample of 2,500 households. Each study is performed quarterly as part of an omnibus survey by a contract research firm which conducts in-home interviews. As one part of a multi-faceted interview, the respondent is presented with a listing of twenty consumer titles and descriptions just as they would appear in the Consumer Information Catalog. The respondent marks the list indicating his/her interest in ordering each publication if it were offered.

Potential topics for the test are gathered in a number of ways. They may be suggested by other government agencies, by our staff, by news articles, or by consumers themselves. In all, about 50 potential test titles are narrowed down by committee to 14 actual test items. Each survey also lists six existing publications as controls. These are of known popularity and are already listed in the Catalog. Half free and half charge titles, these controls include one highly successful and two moderately successful publications each.

The raw data from this survey are returned to us in 60 days. They show what percentage of respondents answered in each of four categories: "Definitely would order," "Probably would order," "Probably wouldn't order," and "Definitely wouldn't order." "Don't know" and "Not sure" responses are also tallied. The data represent the opinions of all respondents whom we call our total group. Responses are broken down by several demographic factors including age, education, income, sex, city size, and geographic region.

The contractor separately tallies the responses of a selected demographic group of nationwide respondents that simulates the age, education, and income characteristics of avid Catalog users who respond to our audience survey. This is our target group. They are between the ages of 25 and 34, and have one year of college education or more and a household income of at least $15,000. We look at this subgroup to see how responses differ from those of the general public. We hypothesized that the target demographic group would be more interested in actively ordering printed consumer information. Therefore, their responses would be better indicators for choosing Catalog publications. In fact, they do respond more strongly to consumer titles. But they are sometimes turned off to titles that sound too simplistic or "just common sense."

Let's look at a few examples of how we analyze the results of this survey. But first, we must explain a few terms: We measure interest in consumer information by the most positive response, "Yes, I definitely would order." The percentage of respondents answering this way is the publication's "score".

Another statistical device we use is our "index." It is merely a ratio of a publication's score to the average score of all the free or all the charge publications tested in that survey. Any list of 20 topics may be more or less popular than another. Or, consumers may not feel like ordering booklets on a given day. The index adjusts for variations among surveys and gives us a common denominator by which to compare data among previous surveys. The index is simple to understand if you remember that an index of 1.00 is exactly average. An index of 1.60 means the publication is 1.6 times average or 60 percent more popular than average. An index of .84 is below average, about 16 percent less popular.

A second index is computed comparing all four possible responses, two positive and two negative. This is the positive-negative index. It allows us to examine underlying opinion not reflected when comparing the single, most positive responses. For any group of publications tested, there is an average ratio of positive responses to negative responses. When the two positive responses occur more often than this average, the positive-negative index is higher than 1.00. When the negative responses exceed the average, the positive-negative index is lower. For example, a group of tested titles might have an average of 47 positive "Definitely would" or "Probably would" responses to 42 negative "Definitely wouldn't" or "Probably wouldn't" replies. The remainder would be "Not sure" or "Don't know" responses. Thus, the average ratio of positive to negative responses would be 47/42 or 1.11. If a particular publication has 54 positive to 40 negative responses (a ratio 1.35), its positive-negative index is 1.35/1.11 or 1.21. If a publication's score index is 1.09, the positive-negative index of 1.21 shows that overall opinion is comparatively more positive than just "Definitely would order" responses indicate.

So we have a score, a score index, and a positive-negative index. We compute these separately for both total and target group responses for each publication. It is important to remember, though, that data for free and charge publications are always analyzed separately.

Here is an example of how we use the data to judge the most promising consumer publications for the Catalog. Let's say that Title A is a proposed new publication on "Wills, Estates, and Taxes" and Title B is a new government booklet on Medicare (Table 1).

Results show that the target group is more interested in "definitely" ordering Title A than is the total group. The target score is higher, the target index shows it to be higher above average, and the index of all positive and negative responses shows even more positive response than average. Title B, though, may be a problem for our most avid Catalog audience. Although the total index is higher than average, the target group is not very interested judging from a lower "Definitely would order" score and a below average target index of 0.89. Even the index of target positive to negative responses shows stronger overall negative opinion than reflected by comparing "definitely would" responses alone.

Catalog Audience Survey

To the results of our nationwide survey, we add the opinions of actual Catalog users who respond to our audience survey. We measure the opinion of these audience respondents to contrast with the more average group of the national representative sample. We retest our 20 consumer titles with these people by inserting questionnaires in 1,500 outgoing orders. An average of 500, or 33 percent, are returned. Perhaps because of "respondent effect," respondents are of higher income and education and are more concentrated in age than the general public or perhaps even Catalog users generally. Also, audience respondents are about twice as enthusiastic in their intentions to order potentail consumer publications. Why? Besides questions of methodology we will cover later, one reason may be that this group has confidence in us:

- They have successfully ordered and received publications from the Catalog at the time they're surveyed; in fact, 75 percent are repeat customers.
- They are satisfied with our service and publications (by survey, about 95 percent satisfied).
- They are interested in printed consumer information, enough to order, and enough to return the questionnaire.

So if we add the information from the audience survey to our nationwide title test, our example might look like this (Positive-negative measures eliminated) (see Table 2):

Table 1. Example of Data Use to Judge Promising Consumer Publications

	Total Score	Target Score	Total Index	Target Index	Total Positive-Negative Index	Target Positive-Negative Index
Title A	19.0	24.3	1.00	1.16	1.10	1.40
Title B	22.0	19.5	1.15	0.89	1.38	0.42

Table 2. Example of Audience and Target Scores and Indexes

	Total Score	Target Score	Audience Score	Ratio: Audience To Target	Total Index	Target Index	Audience Index
Title A	19.0	24.3	47.9	(1.97)	1.00	1.24	1.13
Title B	22.0	19.5	28.2	(1.47)	1.10	0.89	0.47

Title A's performance continues to improve in the audience score by the expected factor of 1.97 compared to target score. In the audience index, the slight drop is not significant. Remember, it is based on an average which is effected by the popularity of other publications including controls. In the audience survey, the controls are even more popular than in the title survey because our audience has already been exposed to them and may have ordered and received them. Title B is typical, too, in its own way. It is popular with the total group but less popular with the target group and not at all popular with our actual audience respondents. And the ratio of its audience to target scores is just 1.47. This if far below our expectation that audience respondents will report twice the intentions to "definitely order".

That's how we analyze title test data right now. Actually, Title A could be any of a number of good to outstanding consumer topics we are trying to get into the Consumer Information Catalog. Besides "Wills, Estates, and Taxes," other topics of prime interest include "Cutting Medical Bills" and "Protecting Yourself from Crime". Title B may be a subject of interest to the total group but of lower interest to our avid Catalog users.

Sampling Catalog Orders

How effective is title testing in predicting popularity of publications in the Consumer Information Catalog? The proof of the pudding is the "sales" (actually, distribution) sample measuring actual popularity in the Catalog. We randomly sample 1000 Catalog order blanks at our distribution facility. By tabulating orders, we determine the percentage of consumers ordering each publication. This is our "sales score" which we relate to the total, target, and audience scores that measured intentions to "definitely order". The sales performance of a publication determines its chance to be listed in the next issue of the Catalog. Any publication that falls below a specific level of popularity for two quarters is subject to removal from the Catalog.

All of our surveys are aimed at predicting those consumer publications that will be popular enough to earn a lasting place in the Catalog. We use the techniques outlined below to identify promising publications:

1. Comparison of total nationwide sample opinion with the preferences of the select demographic target group: the target group should show higher interest.
2. Comparison of nationwide opinion with that of audience respondents: audience response should be about twice as strong for a free publication, somewhat less for a charge title.
3. Comparison against titles of known Catalog performance: if a publication outscores a control, it should be popular.
4. Ranking of all titles and controls ever tested: this helps generalize data among various surveys to equalize variations in competition.

Do Surveys Predict Actual Popularity?

Not quite. For instance, nationwide sample respondents strongly overestimate their intentions to order charge publications. And while the audience respondents are more realistic about charge publications, they are unrealistically enthusiastic in their overall ordering intentions. Other factors may be present to bias results. Some of these are title and description changes, time lag between testing and Catalog listing, and even news events and other factors affecting public opinion. And we already know that our target and audience demographics are not exactly representative of the total Catalog audience. But except for Zip Code studies, we cannot survey the audience more closely because of federal privacy requirements.

However, we can understand some of the limitations and anomalies in these studies to better understand the data. For instance, why are survey results generally higher than actual sales percentages? Our explanation is that survey reported intentions is a very imprecise measure of actual behavior. As they say, "talk is cheap".

Larger-than-life intentions may also result because an important element in real-life ordering is missing in the test procedure. In actual ordering, Catalog users are permitted only 20 free consumer publications per order. On the average, they order about 14. And those ordering charge publications choose only an average of four, presumably because of cost. So, for one reason or another, their choices are rationed and prioritized. But in the test procedure, the respondent considers each publication separately without prioritizing selections of competing titles. Therefore, "Definitely would order" intentions are generally higher in the test situation.

Similarly, charge titles test particularly high. Test selections are made freely witbout regard to paying the cost for these choices. This behavior is most apparent among the nationwide sample respondents who may have never actually ordered from the Consumer Information Catalog. The charge selections of audience respondents are more realistic. This may be because the hard decision about buying charge titles is still fresh in their minds.

Are There Any Age, Education, Or Income Trends Concerning Interest In Consumer Information?

For the purposes of this paper, we have generalized opinion on 40 free and charge consumer titles tested in two parallel nationwide and audience surveys. This represents but a small portion of data available from 13 nationwide and four audience surveys where titles were tested. Since we are just beginning this systematic analysis of results, we regard our methodology and results as preliminary.

We have found that consumer interest in these 40 titles was quite uniform among most age, education, and income groups. In comparing nationwide and audience opinion, however, we find that significantly lower interest was expressed by consumers over 65 years old, those with household incomes below $10,000 per year, and those with some high school education or less. The percentage distribution of interest within each demographic characteristic shows more clearly the lower interest of the bottom education and income groups and the oldest age group.

While most age, education, and income subgroups demonstrate roughly equal interest between surveys, the three "problem" groups show significantly less interest in the nationwide survey. Older citizens over 65 years old and those with household incomes below $10,000 are respectively 40 percent and 19 percent below the average interest of all ages and incomes. Audience respondents with some high school education or less actually offer 15 percent more "Definitely would order" responses than average, perhaps an indication of a number of students ordering from the Catalog. But among the nationwide sample who may not be Catalog customers, those in the lowest education group expressed 23 percent less interest in definitely ordering the test publications.

What can we conclude about this? We can see that the opinions of our audience respondents are not necessarily those of the general public. Therefore, we may be justified in targeting our marketing approach by providing Catalog users with publications that best meet their interests. We believe that the general public, especially senior citizens and those with lower incomes and education levels, may have a special need to be smarter consumers in these inflationary times. Yet we can be less sure that these groups will initiate the transaction through the Consumer Information Catalog to receive informational booklets. For this reason, the Center delivers "unsolicited" consumer information directly to them through articles in the popular press and feature stories on radio and television.

On the brighter side, the apparently strong interest of the 25-34 age group in our audience survey is reflected in the responses of the nationwide sample. Our top market is young people who may lack the experience of age but who face tough choices in home buying, child rearing, and financial management. They also have the educational background and financial resources to be our best customers for printed consumer information. And for the time being, the "baby boom" bulge in this age group assures us a large, enthusiastic audience for consumer information.

What Topics Do Consumers Suggest Themselves?

We test consumer titles which may be developed by federal agencies in Washington. But we also ask audience respondents what other titles they would like. And from time to time we find a winner such as "Keeping Your Family's Health Records."

What are their greatest interests? Consumers are fairly consistent in suggesting five or six areas, most frequently including health, exercise, food, diet, child rearing and children's books, and energy. Perhaps because we are a government operation, they request publications explaining government operations and services, taxes, the law, and current legislation. Predictably, public opinion is fickle; the top area of interest changes with current events and seasons. Other areas of consistent but less pressing interest include: consumer protection, careers and jobs, senior citizen's subjects, home improvement and do-it-yourself projects, crafts, education, gardening, car care, small appliances, credit, and subjects for the handicapped.

As if that were not enough, consumers offered an additional 119 single suggestions in a recent survey. This demonstrates both the wide diversity of consumer interests and the broad opportunities and challenges we all have to meet consumers' information needs.

Putting This Research To Work

Our judgments concerning the results of title testing help determine our consumer information objectives with nearly 30 federal agencies in Washington. Our agency liaison staff uses research results to convince federal authors and policymakers to publish needed consumer information. Moreover, survey results can suggest that authors should target publications to certain demographic groups or adjust the reading level of a prospective publication. Overall, this information helps agency officials establish their consumer information priorities and gives them ammunition in pursuing these priorities with agency administrators. In the often subjective field of anticipating public interest, opinions backed by survey results can sometimes make the difference.