

## DEFINING YOUR ROLE AS A CONSUMER AFFAIRS PROFESSIONAL IN BUSINESS

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### ABSTRACT

The role and function of each consumer affairs professional differs, but a commitment to representing the consumer interest always remains as basic to the mission. An ability to influence management to be responsive to consumer concerns is crucial to achieving this mission. Identifying ways to meet business goals while responding to consumer concerns is the key to this influence.

I appreciate the opportunity to talk with you this evening about Career Opportunities for Consumer Affairs Professionals in business. I think we first need to define the role of a consumer affairs professional in a corporation.

While the role and function differ according to the size and structure of the business and by the type of product produced, ensuring responsiveness to the customer before, during and after the sale is basic. This may be accomplished by:

- . providing consumer information or educational materials.
- . responding to customer complaints and inquiries.
- . analysis of consumer opinions and emerging needs and concerns.
- . liaison or dialogue with consumer opinion leaders.
- . representing consumer views to management in the decision making process.

The Consumer Affairs Office at American Express incorporates all these responsibilities. Our Chairman frequently describes American Express as "customer driven." The Consumer Affairs Office plays an important role in helping this happen.

### INFLUENCES ON THE CONSUMER AFFAIRS ROLE

There are at least three major influences which will determine how the business consumer affairs office functions.

1. Probably most important is access to and support from senior management. An understanding by senior management of why consumer opinion is important and a commitment to bringing that voice to bear on policymaking is crucial. Frequently, that

voice will be in opposition to others' opinions within the Company. Consequently, strong support in the face of opposition is important to being heard in the decision making process.

2. How the function is positioned within the corporation is also important and will determine the nature of the Consumer Affairs role in that company. For example, at American Express, we are a part of the Corporate Headquarters staff which gives it oversight and functional leadership responsibility worldwide in each of its many businesses. This encompasses customer service, quality assurance, marketing, etc., in dealing with Fireman's Fund Insurance Companies, Shearson/American Express, IDS/American Express, Travel Related Services and American Express International Banking Corporation. Placement within a marketing division or within the operations or complaint handling areas will shape the role accordingly.

But, always the mission of this role is to bring the consumer perspective into decision making to ensure responsiveness to consumer concerns.

3. The third major influence on the role and mission of a Consumer Affairs Office is the philosophy or vision and professional background or experience of the person holding the job. Since this function is so new to the business world, it is often up to the person holding the job to create opportunities, to find ways to influence, and new ways for the office to have real meaning in the corporate structure. The broader one's background and experience, the more likely the consumer affairs professional will be able to ensure a full range of functioning and thus be more effective.

The consumer affairs professional's role within a corporation can be as broad or narrow as the internal structure will allow and the skills and abilities of the people staffing the office but, assertiveness, creativity and commitment are basic to shaping its role.

### INFLUENCING COMPANY POLICY

On a bit less theoretical note, how can consumer affairs influence policy to insure consumer well being? To answer this question, I'd like to give you several examples from my own experience at American Express:

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An Annual Customer Satisfaction Survey is conducted each year by the Executive Consumer Relations Unit. This special unit primarily handles unresolved complaints which have escalated from the regional operating centers, or referrals from the executive offices. Each year 300 Cardmembers are selected from this client base for a special survey to determine why their complaints escalated, how the Cardmember reached this special unit and their feelings on how their problems were handled. This research provides important data for monitoring customer satisfaction with American Express products and services and identifies "tip of the iceberg" problems for investigation.

Another example, about twice each year the Consumer Affairs Office issues a Memo to Management to middle level and senior management. Its purpose is to examine an issue with emphasis on the consumer perspective. In this way we bring the voice of consumers and consumer leadership to all levels of management. Two recent editions of the Memo examined the sunset of the Civil Aeronautics Board and the Credit Surcharges issue.

A policy change in something as seemingly routine as American Express Card application decline letters is another example. Reasons for declined applications need only be sent to the applicant upon request. A small study we initiated, however, showed that there was a 66 percent reduction in follow-up inquiries from customers, who were declined through credit scoring criteria, when reasons for decline were included in the letter to the applicant. Certainly, the consumer's needs were being met by not having to request the reasons for decline, while at the same time American Express operations costs were reduced.

The Consumer Affairs Office is also responsible for compliance with the American Express Privacy Code of Conduct. The Code, written in 1978, has been a model for the industry and each year the Consumer Affairs Office brings the Code to the attention of all management.

Other ways of communicating views to management include senior management briefings featuring guest lectures by major consumer group leaders. While a certain amount of controversy may result from these activities, the "competition of ideas" helps ensure that the final decisions that are made reflect the consumer interest.

The Consumer Affairs Professional also serves as a conduit between the concerns of the corporation and the concerns of consumers. Two examples come to mind here:

We sit on the Advertising Review Boards which must approve all marketing

communications, print and electronic, before their final production. This allows us to influence what we say to our customers, but also how we say it.

We have used a consumer advisory panel of consumer leaders in the past. For example, when the Company targeted Cardmember expansion in California, we brought together American Express management with California consumer leaders for an exchange of views on products and policies.

Another very important part of this process is our consumer information and education program. You might think of it as a matrix with consumer concerns down one side and business concerns across the top. For example, a consumer concern is obtaining credit and ensuring that credit rights are enforced. A business concern is to obtain more cardmembers and in the case of American Express especially women cardmembers. Our response to these mutual concerns was a Women's Credit Rights ConsumerCard, created in cooperation with the Federal Trade Commission. This card has been widely distributed and has served as the topic of many media appearances and handouts at speeches on women and credit. Similarly, the Mail Order Rights ConsumerCard was created in response to both consumer and business needs. This time we worked with three government agencies - the White House Office of Consumer Affairs, the U.S. Postal Service and the Consumer Information Center to write and distribute the ConsumerCard. Other information brochures include ConsumerCards on how to find a good financial advisor and how to buy insurance. We also are working on another brochure with the FTC called Who's Got Your Number? This latter brochure addresses how to protect yourself against credit card fraud.

#### BOTTOM-LINE CONCERNS

Of what value to the Corporation is a consumer affairs professional?

1. We can help the corporation avoid "surprises" by monitoring trends, issues, consumer opinion and customer satisfaction. General Motors might have avoided "creating" Ralph Nader had they paid more attention to the trends of the times and the dissatisfactions of their customers.
2. Consumer affairs professionals can enhance the bottom line. Law suits, boycotts, and word of mouth customer dissatisfaction can all add up to a bad image and lost sales. Unfortunately, problems avoided are often difficult to quantify in monetary terms.
3. Consumer affairs professionals can help discover and resolve "root cause" problems through analysis of complaint data, consumer panels, and liaison with consumer opinion leaders. When operations data show that 99 out of 100 complaints are resolved to the

customer's satisfaction, the consumer affairs professional wants to know what's happening with the one who's not happy, as well as why the other 99 complaints occurred in the first place. There is insight to be learned from complaint data looked at both qualitatively as well as quantitatively. At American Express, for example, the largest problem our Cardmembers have is with recrediting unused airline tickets. We're looking for ways to work with the airlines to minimize this problem.

4. And fourth, consumer affairs professionals can improve the image and credibility of the corporation. A corporation, that is willing to provide a mechanism by which the consumer can influence and talk with the decision makers, shows that the consumer's voice is important.

#### SPECIAL QUALIFICATIONS

What special qualifications does a consumer affairs professional need?

- . We've already discussed commitment to the consumer. Without this commitment, little else matters.
- . Communication skills. Good writing skills and public speaking ability are important. Also, good interpersonal relations are helpful to accomplishing your job because almost everything gets done by influence. Most activities require the cooperation of other people both inside and outside the corporation. Without good communication and people skills, little is accomplished.
- . Analytical as well as creative thinking ability is important in this role since you will be bringing massive and diverse amounts of information together in many cases to spot trends and interpret issues. In other instances, forming hunches or new approaches based on almost unrelated information may be required in identifying trends or sorting out "root cause" problems.
- . And finally, flexibility and self-confidence are most helpful. A motto for consumer affairs activity might be "everything changes all the time." An ability to adapt and pick up new projects and direction on short notice helps. As you are also aware the consumer affairs professional's position is often one of broad scope and diversity. This means you will need to call upon personal and professional resources to accomplish things you didn't know you knew how to do. This is when being a team player and knowing how to ask for and offer assistance comes in handy. It's important to learn that in business you never work by yourself, there are usually many people with experience or expertise to draw upon and who count on your special contributions as well.

Are there jobs out there?

SOCAP, the Society of Consumer Affairs Professionals in Business, is only ten years old and has been growing rapidly every year. Today there are over 1,200 members at about 850 companies. We can be confident that there must be some turn-over and expansion occurring among the existing membership as well as new functions developing. Most of you are also aware that consumer affairs is becoming more established and accepted in the corporate world. This means, fewer very vocal positions may be created, while more functional positions are put into place.

In summary, the business consumer affairs professional's role is diverse, changing, demanding and growing. But underlying its role in whatever form is a commitment to having the voice of the consumer heard within the corporation.

# ROLES FOR CONSUMER PROFESSIONALS IN FINANCIAL PLANNING AND COUNSELING

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## ABSTRACT

Financial deregulation and the proliferation of financial products has created a need for financial planning and counseling on the part of consumers. Such planning and counseling services, in addition to being sophisticated must also be capable of being delivered on a cost-effective basis in order to reach the vast middle market. This paper discusses one such system, its effectiveness, and its implications for career development among persons aspiring to become professionals in the field.

## INTRODUCTION

A result of deregulation in the financial services industry has been the development of conglomerates offering nearly every financial service to their customers. While Congressional approval of full product deregulation has been slowed by recent crises in banking, most analysts predict ultimate dominance of the financial system by a relatively small number of fully conglomerated companies.

Recent studies have shown that most consumers prefer to do business with a single provider of financial services, largely for reasons of convenience. Additionally, the most widely cited reason for choosing a single provider of financial services relates to the ability of the competing institutions to offer financial planning or counseling services.

In the past, financial planning and counseling services have been available to the wealthy. Such services have traditionally been offered by bank trust departments as well as by some tax attorneys and accountants. However, the delivery mechanism has generally been one-on-one, a time-consuming and expensive endeavor. The minimum annual cost for services delivered in this manner has been between four and five thousand dollars, and some of the major accounting firms have been charging as much as twelve or thirteen thousand dollars for a single financial plan.

In order to reach the vast middle market of consumers who are neither able nor willing to pay these prices for financial planning and counseling, other delivery mechanisms must be created. For this purpose, the Mandell Institute, a privately funded "think tank" based in Storrs, Connecticut, was formed. Over the past four years, all types of delivery mechanisms have been tested and evaluated, and a set of workable techniques have emerged.

## THE APPROACH

Cost-effective delivery of sophisticated financial planning and counseling services can only be facilitated

through the use of leverage. Such leverage can only be realized if the time of the valuable planner can be spread among more customers. Three types of leverage have been identified. These are leverage through financial planning workshops where the planner works with many financial units instead of just one, leverage through the use of the computer to do many routine transactions, and leverage through the use of less-highly-trained "generalists" who are primarily diagnosticians to do the bulk of the work with consumers while the more-highly-paid "specialists" are reserved for technical problems.

Most consumers who have or will have discretionary income also have the ability to understand and manage their own finances. Financial planning, in and of itself, is not difficult. At its heart is the financial life cycle which the Mandell Institute has divided into six groups for purposes of simplicity. Both resources and needs change in a systematic manner over these life cycles, creating positive and negative cash flows which lead to the creation of savings and dissavings, wealth and debt. Consumer recognition and prediction of these life cycles is the basis of financial self-understanding and planning.

Since consumers appear to be incapable of dealing with inflation, a financial projection system was developed that uses real dollars for planning purposes. Using the conservative estimate of a zero real rate of interest, the system devolves to what is called the "piggy bank planning" method where the accumulation of assets in real terms must come from an excess of savings over expenditures. In this manner, the "miracle of compounding" totally disappears.

At the completion of the financial planning workshops, customers have drawn out their financial plans in three colors and, for the first time, can evaluate the effect of current financial decisions on their futures. Having completed the basic planning process, they are now ready for the "counseling" component which can help them restructure their implicit plans if these plans were not "bankable" (projecting a negative net worth) or were otherwise deemed suboptimal.

The counseling is generally done with the aid of a microcomputer equipped with a color monitor. The use of colors and patterns has been found to be invaluable in the process of consumer financial planning since few consumers think of their lives in terms of numbers. Therefore, the use of a single "picture" of their lives as a reference point enables them to do scenario playing whereby they can test the effect of various decisions on their lifetime financial plan. In a matter of minutes, the clients can evaluate the effect of having more or fewer children, having both parties working full time as opposed to part time, buying a more expensive house, and other variables. Consumer problem-solving tends to be creative and iterative which demands interactive techniques in preference to computer printouts which

which are static and incapable of evaluating alternative approaches.

#### THE BEST PLANNERS

It has been found that the best financial planners and counselors are those who are empathetic and can listen to the needs of the client and identify with those needs. For this reason, very young persons, even those with impressive graduate degrees, do not do as well as older persons who have "lived some life."

However, a certain amount of basic education is necessary for those who wish to become professional financial planners and counselors. Such an education would include courses in basic accounting and personal taxation, consumer behavior, economics, psychology (particularly counseling), computer science and adult education. In addition, since financial planning is a branch of finance, a number of finance courses including corporate, investments, banking, real estate, insurance and pensions would be necessary. Capping this off would be a two semester sequence consisting of Principals of Financial Planning and a supervised internship.

CONSUMER SCIENCE(S):  
MISSIONS -- TRUTH IN PACKAGING, LABELING AND ADVERTISING

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ABSTRACT

Mission statements are to explain purposes of a program. Twenty-seven consumer science(s) statements were reviewed. Inclusion of all five major mission items was not found. Longer statements tended to be more complete. Yet historical roots were often missing and educational philosophy, major emphasis, constituencies, and civic obligations were vague or incomplete.

Mission is defined as "an assigned or self-imposed duty or task," in addition to the more 'missionary' related definitions (The Random House Dictionary, 1978). Its synonyms include object, objective, end, and most meaningful for our discussion -- purpose. It has not been used as jargon in higher education until recently when in most instances it is used in terms of the purpose(s) of a particular college or university. King and Clemand spoke of it as a "guide for the multitude of underlying choices that must be made to guide the organization into the future." Mission statements are also important "to define the scope of acceptable choice, as a symbol around which some organizational members can gather, and as a statement from which nonagreeing members can flee" (as cited in Caruthers and Lott, 1981).

Mission statements have come to the fore as institutions have had to ask the questions -- what are we doing? what should we be doing? and what do we need to be doing in the future? There are many reasons for the questions as the pool of traditional students has and will continue to decrease in size; for public institutions, states have more demands for their resources or shrinking resources; and the economy has played havoc with returns on endowments.

Though mission statements are often discussed in terms of the institution, they also have application and use for the units or subunits within the institution, be they a school, department, program, etc. This analyses will allow you to be better able to see why mission statements are valuable to consumer sciences units when our institutions are being questioned, when our institutions are asking questions and when we are implementing current programs and developing future ones.

MISSION STATEMENTS -- THEIR CONTENT

What should mission statements tell us? The specifics depend on the content of the statements of the larger unit of which consumer sciences is a part. It is also related to the likelihood that these statements will be used together. The greater the clarity of the institutions' and colleges' statements the more that you can depend on

them for the broader picture. This allows the individual unit's statement to concentrate on the consumer science(s) content.

Caruthers and Lott (1981) identified five major components of mission statements -- historical roots; educational philosophy; major emphasis and directions; responsibilities to constituencies; and community and civic obligations. Each is briefly described so that the basis for statements, their development, or analysis is clear.

First is the historical roots of the unit -- why it exists, for whose benefit, and what are the conditions or circumstances that are important for what it is to do. This may be that the consumer science(s) unit is part of a larger unit that has its roots in social sciences, home economics, or another field. It may speak to whether the unit is a part of a group of independent units or a split from another unit. The roots help put the unit in perspective as well as convey some of the roles to implement or the boundaries in which to operate -- private/public, liberal arts/land grant, coed, graduate only, etc. Why are we what we are?

The educational philosophy of the program should be another inclusion. This may reflect approaches to subject matter, styles of teaching, and the values important in the program. Does the program value 'conservation,' personal decision making, and/or public policy? Is it interdisciplinary? What are the common bases for the programs and priorities?

A crucial section in relation to what one is about is major emphasis and directions. This section identifies the presence and priorities of teaching, research, service, and the interrelationships of the three. It should also identify the presence and characteristics of graduate and undergraduate instruction, general and professional/career oriented instruction, the student audiences, learning methodologies, and the range of disciplinary offerings. The general purpose and nature of the research and service efforts should be included. What do we do and how do we do it?

The statement should spell out the responsibilities to constituencies -- who they are, what is the obligation to each, and what are the channels through which these persons/groups are reached. Whose needs do we strive to meet?

What are the community and civic obligations or what is the role of public service for the unit? This may include the programs, the target audiences, the nature of the activities, and the purposes of the activities. This segment of a mission statement may include if a unit will have a weekly media program, provide educational

enrichment for a broadly defined audience, or concentrate on in-service for teachers. What is our role in the community/public arena?

In developing or refining mission statements, it is extremely important that we state each of the areas of content in the positive -- we are or do \_\_\_\_\_. The reader should not have to determine what we are from what we say we are not. It is Consumer Science(s)is/does \_\_\_\_\_ rather than Consumer Science(s)is not/does not \_\_\_\_\_. There may be a place for inclusion of the 'what it is not' in order to better identify the distinction of consumer science(s) from other units at the institution, but only after first saying what it is.

#### THE STUDY

Respondents (n = 27) were asked to provide a response (no longer than one page) to the request for 'the official mission statement' of their (consumer) Department (Stampfl, Consumer Sciences in Institutions of Higher Education: Data Base from the National Study, 1983). Generally what was provided varied from a short statement 'no official statement adopted' to catalog/bulletin descriptions of the programs/majors -- undergraduate and graduate -- to statements more closely fulfilling the criteria earlier stated for mission statements. The length of the statements ranged from five lines to three-quarters of a page.

The content analysis is based on whether or not the statement made actual inclusion of the particular content rather than requiring reading between the lines. This does preclude implications that may have been intended but which one can only assume that the reader will comprehend.

#### Historical Roots

Only two of the statements made any direct reference to 'from whence they came.' One statement identified that their program was in a land grant institution and another described their legislative authorization and history. If mission statements are used separately from other information about an institution, which is usually the case unless a university or college document is being used for internal purposes or for selected audiences, the context of the consumer science(s) mission is not fully understood. Overall, if the statements were to stand alone, whether or not consumer science(s) was in a public or private, land grant, liberal arts, or other institution could not be determined.

The consumer science(s) unit was more often identified than was the historical roots (Table 1). Slightly more than one-half (14 of 27) of the statements included the name of the departmental unit. Fewer identified their school/college, university, state, geographic region, and/or country. One statement effectively incorporated all of these identities. It does seem important that identifications be more thorough, especially to describe how the consumer science(s) unit fits into

the whole. Yet for many the whole may not need to be carried to that of the country but certainly needs to include the department, school/college, and university. Further when institution names provide no reference to a geographic division, that identification may be vital.

TABLE 1. Mission Statements: Inclusion of Structure in which Mission and Department Functions.

	Identified:					
	Department Name	College/School	University	State <sup>1</sup>	Region	Country
Stated	14	5	5	2	1	2
Not Stated	13	0	1	0	0	0

<sup>1</sup>Does not include state names as part of the university's name (Stated = 2; Not Stated = 1).

#### Educational Philosophy

The philosophic basis described in mission statements is highly variable. A few statements have a very purposeful identification of the base, others use the terms but these may or may not provide the distinctive characteristics of the department. Three major areas have been identified -- orientation or perspective of program, approach to or nature of program, and value orientation. A group of other factors found will also be briefly addressed.

The orientation or perspective is basically what the underlying commonality is that the department efforts are built upon. The three most often identified were a consumer perspective (10), a family perspective (10), and a resource management perspective (7). These three were further defined in some of the statements as from an economic, social science, or other perspective.

The approach or nature of the department was described by a variety of terms. These included applied (5), interdisciplinary (3), multidisciplinary (3), integrative (3), theoretical (3), micro/macro (2), basic (1), ecological (1), holistic (1), and practical (1). How to interpret these descriptors is difficult as statements may have included one or more of the terms, the terms were applied overall in the statement or to a specific area (i.e. graduate education or research). We can only assume similarity of meaning.

The value orientation or what the underlying 'grand outcome' included were quality of life (3), family/consumer goal achievement (3), individual self-actualization (1), and consumer (1) or economic (1) well being. In total, eight of the statements made direct reference to underlying values. It would be interesting to know if the remainder have a base, allow individual faculty to provide this or attempt to practice 'value-free' education, research, and service.

Other factors addressed program excellence (1), common core base (1), program individualization or student choice (3) and the disciplinary backgrounds of the faculty (2).

## Major Emphasis and Direction

A variety of roles describe this portion of the mission statements. First are the roles of the department as to teaching/instruction, research, service, and Extension. This addresses what is done. Seldom did the the statement include priorities unless one would assume priorities by inclusions, exclusions, or quantity of verbiage. The frequency of identifying these roles were teaching (11), research (10), service (9), and Extension (6). Six included the combination of all four roles and eight included the three -- teaching, research, and service. Sixteen statements included no specific reference to the roles. Closely linked to the roles is 'which audiences or constituencies?' These are described in the next section.

Other emphasis and direction of content included in the statements were backgrounds/situational statement of the field, lists of courses taught or in programs, listings of career opportunities and competencies expected of students. A few of the statements included goals/objectives for each of the roles stated.

### Constituencies

Who are we planning and delivering our programs to? The majority of statements identified students/graduates in the program as the recipients (23 of 27). Six statements included the department's role in providing instruction for other students in the college/school and university. Other audiences mentioned in a small minority of the statements included: family/households (3), professionals in related fields (3), consumer professionals (2), consumers/citizens (2), policy makers (1), and state and community groups (1) (Table 2).

The range of identified audiences was from none (4) to seven (1). Most often one or two constituencies were named and most often these were the student groups. The inclusion of the public often was less clear as they were stated as 'for people or families.' Likewise some of the statements were directed specifically to students being identified as catalog copy or reading as if they were either catalog copy or other student or potential student materials.

### Community and Civic Obligations

The statements were not well articulated in this area. Audiences were indicated in the previous section and most frequently the role of service and/or Extension indicated the obligation (9) or the obligation was expressed as preparing professionals (16) to deal with the needs of individuals and families. In the two statements where the service or Extension roles were elaborated the what of the obligation was present but there was not evidence as to how. The "whats" were described by the type of education, information, or outcome (quality of life) to achieve.

TABLE 2. Constituencies Identified in Mission Statements.

<u>Constituencies</u>	<u>Number</u>
Students (majors)	
Undergraduate	14
Graduate	8
No Designation	7
Students (non-majors)	6
Publics	
People/Citizens	6
Family/Households	3
Consumers	1
Policy Makers	1
Professionals	
Consumer Field	2
Related Fields	3
<hr/>	
<u>Number of Constituencies Named</u>	
None	4
One	11
Two	6
Three	2
Four	4
Five or More	1
Total	27

## CONCLUSIONS

The more complete and descriptive mission statements were characterized by greater length and specific delineation of the department's role. Those that were statements for student consumption (bulletins, brochures) gave the most focused view of the mission.

Only one statement distinguished its mission from other campus units by what the consumer science(s) focus was compared to that of other campus units. With the exception of the two statements that identified the descriptive background of faculty, no direct mention was made of faculty roles and responsibilities.

These suggestions for developing and/or refining consumer science(s)mission statements come from this analysis:

1. No two will be the same. With general agreement on what consumer science(s)is, our statements will be shaped by the types of institutions we are in, the ends that we are attempting to accomplish and the goals of the larger units of which we are a part. Likewise, even though similar institutions could have similar mission statements, philosophies of the unit and institution should distinguish each statement and its programs.
2. It may not be adequate to use the same version of the statement for all uses and groups. You may need one or more 'non-jargon', lay language versions to communicate with prospective students, parents, colleagues across campus, the public, and/or funding agencies.
3. Statements should be developed and refined before someone does it for you or you are in a situation where it has to be done on short notice. Likewise it is vital that the persons in the unit

understand and interpret the statement similarly. Mission statements should provide the direction for our program and public relations efforts. If these materials do not agree in content with the statement we need to revise and/or adjust, either or both.

As authors and disseminators of these statements we cannot assume that the reader will gain the implication that is being made. To the typical college freshman or their parents, 'instruction plus Extension plus research does not equal' land grant' nor does 'service equal effort oriented to the people of the state or community.'

The analysis here may appear harsh, but the reader is reminded that our mission statements need to serve as the basis for what we do and how we do it. Our analyses suggests that consumer science(s) missionstatements in general, could be substantially improved and we are aware of several new statements developed since this data was gathered.

Mission statements define and describe our products and services. Unless the statements are clear and complete, we may be underselling, overselling or not selling at all the instructional, research, and service programs that are what we are about. Being consumer professionals within the constraints of higher education does not give us license to use generic packaging, labeling, and advertising.

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## A PROFILE OF CONSUMER SCIENCE FACULTY IN INSTITUTIONS OF HIGHER EDUCATION

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### ABSTRACT

This report is designed to provide descriptive statistics on 124 consumer science faculty at 26 institutions of higher education in the United States. These statistics indicate that the large majority hold the doctoral degree; less than half gave as their area of doctoral specialization a discipline readily identified with consumer science. Consumer science educators tend to be concentrated in the lower academic ranks. The publication outlets most frequently utilized by these faculty include Journal of Consumer Affairs, the home economics journals, and the Proceedings of ACCI.

### INTRODUCTION

This is one of a series of reports summarizing information contained in the data base Consumer Science in Institutions of Higher Education [1]. The 512 page data base (available to interested researchers) comprises responses to the 1982 in-depth survey of 27 university consumer programs, following a comprehensive effort to develop as complete a list as possible of existing consumer science programs in institutions of higher education, as described by Stampfl [2, 3]. These 27 programs were selected to represent the broad range of programs in the discipline.

From this in-depth base one can learn not only what is being taught in consumer science, but also who is teaching it. This paper will present a profile of consumer science educators at 26 institutions of higher education in the United States. More specifically, it will provide answers to the following questions:

1. In what areas do consumer science educators have their terminal degrees? Are consumer science courses being taught by people trained in that discipline?
2. What is the rank and tenure status of consumer science educators?
3. What are the refereed publication outlets most frequently utilized by consumer science educators in the past five years?

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### TERMINAL DEGREES OF FACULTY

The 26 U.S. institutions completing the full program audit are listed in Table 1. Twenty of the 26 are land grant institutions. The titles of the consumer science curricula vary widely; only 15 of the 26 include the word "consumer" within the name of the department, and only 7 specifically used the term "consumer science".

The areas in which the 124 faculty at these institutions received their terminal degrees are presented in Table 2. Of the 97 Ph.D.'s, 40 percent listed as their area of specialization a discipline generally identified with consumer science. These disciplines included Consumer Economics, Consumer Sciences, Consumer Studies, Consumption Economics, Family Economics and Family Resource Management. Another 30 percent of the Ph.D.'s had received their degrees in Economics, Applied Economics or Agricultural Economics. The remaining faculty with Ph.D. degrees had specialized in areas as diverse as psychology and nuclear engineering.

### TENURE STATUS OF FACULTY

Given that recognition of consumer science as an academic discipline is fairly recent, compared to the related disciplines of economics and agricultural economics, perhaps it is not surprising that over half of the faculty members held the rank of assistant professor or instructor, as shown in Table 3. It should also come as no surprise that the vast majority of those in the lower academic ranks did not have tenure, while the majority of those at the associate or full professor level did.

### PUBLICATION OUTLETS OF CONSUMER SCIENCE FACULTY

An academic discipline requires refereed journals in which to publish its scholarly work. Such a journal was not available to consumer scientists until 1967, when ACCI began publication of the Journal of Consumer Affairs. This journal is the one most frequently mentioned as a publishing vehicle used by consumer science educators in the last five years. Close behind were three home economics journals: Journal of Home Economics, since 1913 the major outlet for family/consumer/household economists; Home Economics Research Journal, initiated in 1972; and the Journal of Consumer Studies and Home Economics, initiated in Britain in 1976. The Journal of Consumer Research, jointly sponsored in 1974 by several professional associations including the American Home Economics Association, was the fourth most frequently mentioned publishing outlet. A variety of other

TABLE 1. Institutions Completing Program Audit.

Institution	Department
Colorado State University	Consumer Sciences and Housing
Cornell University	Consumer Economics and Housing
Howard University	Consumer Education and Resource Management
Iowa State University	Family Environment
Kansas State University	Family Economics
Michigan State University	Family and Child Ecology
Ohio State University	Home Management and Housing
Oklahoma State University	Housing, Design, and Consumer Resources
Oregon State University	Family Resource Management
Purdue University	Consumer Sciences and Retailing
Syracuse University	Environmental Arts, Consumer Sciences and Retailing
Texas Women's University	Home Economics Education and Consumer Sciences
University of Alabama	Consumer Science
University of Arizona	Home Economics Education/Consumer Studies
University of California-Davis	Agricultural Economics
University of Houston	Human Development and Consumer Sciences
University of Illinois	Family and Consumer Economics
University of Kentucky	Family Studies
University of Maryland	Textiles and Consumer Economics
University of Minnesota	Family Social Science
University of Missouri-Columbia	Family Economics and Management
University of Tennessee-Knoxville	Child and Family Studies
University of Utah	Family and Consumer Studies
University of Vermont	Textiles, Merchandising, and Consumer Studies
University of Wisconsin	Consumer Science
Virginia Polytechnic Institute	Housing, Interior Design, and Resource Management

Source: Stampfl, R. W. [1, pp. 63-90]

publication outlets were mentioned, but only one, the Journal of Consumer Policy, initiated in 1977, focused specifically on consumer issues. Indeed, of the fifteen journals listed in Table 4, only three publish exclusively consumer-related material. The three home economics journals seek to serve the interdisciplinary interests of that profession. The fact that these journals are

relatively new reflects the recency of this discipline's emergence.

The data in Table 5 suggest that the proceedings of national and regional conferences have also served as important vehicles through which consumer science educators have disseminated their work. The most important such conference, of

TABLE 2. Area of Specialization of Terminal Degrees Received by 124 Full-Time Consumer Science Faculty

Area of Specialization as Reported	Frequency
<b>Ph.D.</b>	<u>97</u>
Agricultural Economics	5
Applied Economics	5
Business Education	1
Consumer Economics	3
Consumer Science	1
Consumer Studies	2
Consumption Economics	2
Economics (no other designation given)	19
Education	2
Equipment	1
Family Ecology	4
Family Economics, Family and Consumer Economics, Family and Consumption Economics, Family Economics and Management, Household Economics	19
Family Resource Management, Home Management, Home Management and Family Economics	8
Food Technology	1
Home Economics	5
Home Economics Education	2
Housing	4
Management	1
Nuclear Engineering	1
Psychology	2
Research and Statistics	1
Sociology	4
Textiles	2
Welfare Economics	1
Unidentified	1
<b>J.D.</b>	<u>3</u>
<b>Ed.D.</b>	<u>6</u>
<b>M.S./M.A.</b>	<u>18</u>
Agricultural Economics	1
Consumer Economics	3
Consumer Science	2
Economics	1
Equipment	3
Family Economics	2
Family Resource Management/Home Management	2
Home Economics	2
Home Economics Education	1
Interior Design	1
<b>TOTAL ALL CONSUMER SCIENCE FACULTY</b>	<u>124</u>

Source: Stampfl [1, pp. 378-408]

course, is the annual meeting of ACCI. Articles in the ACCI Proceedings were mentioned by consumer science faculty members at 20 of the 26 institutions completing program audits. Far less frequently mentioned, but still important, were papers presented at the Annual Meeting of the American Home Economics Association and the biennial workshop of the Family Economics-Home Management section of that organization. The proceedings of the regional Family Economics-Home Management associations were also frequently

mentioned as publication outlets.

#### SUMMARY AND DISCUSSION

A composite sketch of the consumer science faculty at the 26 institutions of higher education would include the following points:

1. Of the 124, 78 percent hold the doctoral degree.

TABLE 3. Rank and Tenure Status of Consumer Science Educators.

Rank	Tenure Status		Total
	Yes	No	
All	63	61	124
Professor	21	0	21
Associate Professor	35	4	39
Assistant Professor	7	52	59
Instructor	0	5	5

Source: Stampfl, R. W. [1, pp. 378-408]

TABLE 4. Refereed Journals Used as Outlets for Publications by Consumer Science Educators.

Journal	Number of Institutions Reporting Faculty Publications in This Journal
<u>Journal of Consumer Affairs</u>	16
<u>Journal of Home Economics</u>	14
<u>Home Economics Research Journal</u>	11
<u>Journal of Consumer Studies and Home Economics</u>	9
<u>Journal of Consumer Research</u>	6
<u>Housing and Society</u>	3
<u>American Journal of Agricultural Economics</u>	3
<u>Journal of Extension</u>	3
<u>Journal of Human Resources</u>	3
<u>American Vocational Journal</u>	2
<u>Journal of Consumer Policy</u>	2
<u>Journal of Marriage and Family</u>	2
<u>Journal of Nutrition Education</u>	2
<u>Review of Economics and Statistics</u>	2

Source: Stampfl, R. W. [1, pp. 409-438]

2. Of those holding the Ph.D. degree, 40 percent had specialized in disciplines generally identified with consumer science.
3. Approximately 42 percent are assistant professors who have not yet received tenure.
4. They publish most frequently in Journal of Consumer Affairs and in the home economics journals.
5. The Journal of Consumer Affairs and the Proceedings of ACCI remain prime publication outlets for these faculty.

Is there anything in the profile presented above to cause concern among consumer science

TABLE 5. Refereed Proceedings Used as Outlets for Publications by Consumer Science Educators.

Organization	Number of Institutions Reporting Faculty Publications in Organization Proceedings
American Council of Consumer Interests	20
American Home Economics Association - Family Economics - Home Management Section	8
Southeastern Regional Family Economics Home Management Conference	6
Western Regional Home Management - Family Economics Educators Conference	6
Association for Consumer Research	5
American Association of Housing Educators	4

Source: Stampfl, R. W. [1, pp. 409-438]

professionals? The answer to that question may well depend upon the particular experiences and biases of the one who does the answering. First, the relatively low proportion of Ph.D. faculty who have degrees in areas strongly identified with consumer science, such as Family Economics, Consumption Economics, and Home Management may concern some. The listing of degree specializations in Table 2 is so eclectic as to suggest that the field of consumer science is neither highly visible nor clearly defined professionally. However, it may be well to remember that consumer science has only emerged fairly recently as a separate field of study. It may well be that in the future a much higher proportion of consumer science educators will be trained in consumer science or closely allied fields. Secondly, the relatively high proportion of untenured faculty at the assistant professor or instructor rank may have implications for the continuation and development of consumer science programs, since faculty at this rank may have considerably less influence on curricular matters than more senior faculty. Thirdly, the publication outlets most frequently used by consumer science educators may be both an asset and a liability. It appears that consumer science educators are not publishing frequently in the general economics journals, nor in the business-related journals, and some members of the profession may view this as unfortunate. On the other hand, consumer science educators are publishing regularly in interdisciplinary journals, especially those in home economics, and this serves not only to preserve the historic joint identity of the two fields, but also to give the work of consumer scientists a wider visibility than it would otherwise have.

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## THE ROLE AND PLACEMENT OF CONSUMER SCIENCE IN INSTITUTIONS OF HIGHER EDUCATION

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The purpose of this paper is to summarize the opinions expressed by symposium participants on this matter. The data are from papers published in the Proceedings [14] and the responses of the 27 Program Auditors to questions 15 and 16 of the Stampfl research study distributed in the form of a 582-page data base file to each Program Auditor [15].

The conceptual and philosophical bases for this discussion are addressed in Part I of the Proceedings. Kroll traces the evolutionary pattern of an emerging discipline from the primal-disciplinary to the multi- and inter-disciplinary stages to the uni-disciplinary stage, and concludes: "Consumer science appears to be in the process of anticipating a uni-disciplinary stage of development." [5]

Kroll identifies the distinguishing foci of consumer science, and provides an analytical framework for differentiating the scope of consumer science from related disciplines. These conceptualizations were subjected to critical review by representatives of the major components of or contributors to consumer science studies: economics, marketing, home economics, law, communications, sociology, psychology, political science and business education. Each was asked by Stampfl in his invitation for papers: "Identify/discuss advantages and disadvantages of possible administrative homes for consumer science on campus (home economics, ag economics, institutes, etc.) What do you think is best for the future?" They were also asked to critique the Kroll and Hunt paper in which the Kroll model had originally appeared.

### ANALYSIS OF SYMPOSIUM PAPERS

Although a cursory summary is unfair to the authors who used the Kroll model as a basis for further delineating the commonalities and differences between their "home discipline" and that of consumer science, I venture to suggest that there was general agreement that (1) there is a distinct role for consumer science, (2) consumer science requires participation of various disciplines, and (3) the role of consumer science is different from and not identical to the role of their "home discipline". Thus they recognized the appropriateness of a different disciplinary identification for consumer science. Some of their comments are included below. These comments are highly selective and should not be considered as a substitute for a careful reading of the full statements.

Swagler [16] from economics writes: "In an ideal world, there would be any number of possible

homes for consumer science... However, the world, and the universities in it, are less than ideal. Most universities remain tightly compartmentalized with well established department lines identifying disciplinary activities. Such a setting is hardly congenial for an area which is by nature interdisciplinary... Consumer science would best be served with a defined base. Given the need for interdisciplinarity and the heavy weight of present practice, that means home economics."

Preston [10] from communications quips: "Either the location of consumer science programs is afait accompli to a great extent, or else I am too inadequately informed to be able to make a contribution to this question. In any event, I have no problem in accepting... home economics. Consumer science comes closer to the central mission of these schools than to any other discipline represented in this symposium."

Mayer [7] from sociology questions whether consumer science would reach a disciplinary status and forecasts that if consumer science develops beyond its current status, and emerges as a field with a clearly defined purpose, with linkages among the different theoretical perspectives, and with research priorities, it may attain the status of a social science discipline parallel to economics, political science and education. As such, consumer science could be located within colleges of social and behavioral science as well as in colleges of home economics.

Sommer [13] from psychology concludes that "Psychology in its present form cannot serve as a spiritual or administrative home for a consumer science program. The basic science climate of most departments and their strong disciplinary emphasis would be inimical to most aspects of consumer science."

Richardson [11] from marketing identified many areas in which consumer science and marketing interface and even merge, such as in regard to consumer behavior research. But the underlying orientation of the two distinguishes the disciplines.

Brannigan [1] from law found considerable overlap between consumer law and consumer science, but did not consider one serving as a sub-set of the other.

Dunsing [2] from home economics, recognizing the breadth and diversity in subject matter areas of home economics, limited consideration to that area of home economics most directly related to consumer sciences: consumer - consumption - family economics (CCFE). Excluded from immediate consideration, because their relationship to consumer science is secondary, were such areas as

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foods, nutrition, dietetics, institutional management, textiles, clothing, interior design, retailing, art, and child development. Those whose concept of home economics is limited to "cooking and sewing" might well wonder what is left. That residual is indeed the (CCFE) area of home economics which is congruent with consumer science. It is recommended as the appropriate academic home for consumer science. The focus and scope of consumer science is compatible with the definitions and conceptual framework of CCFE. Reinforcement for this position is inherent in my 1956 article, "What a family economist should know", which is reprinted along with a 1982 POSTSCRIPT in the Proceedings [8]. Hafstrom [4] documents the many contributions to consumer science from home economics, including those areas which Dunsing had specifically excluded to narrow the focus within home economics on CCFE. Thus home economics need not be, nor has it historically been, a hostile environment. It provides many disciplines which have a consumer orientation and which are complimentary to consumer science.

Thus it may be concluded that although an ideal home for a uni-discipline of consumer science may be in colleges of the behavioral sciences, letters and arts, especially those hosting the applied aspects of such disciplines, none of the currently recognized disciplines of psychology, economics, sociology, marketing, law are currently as disposed to the Kroll focus and scope for consumer sciences as is home economics, and particularly that area of home economics referred to as consumer - consumption - family economics (CCFE).

#### ANALYSIS OF PROGRAM AUDITORS' RESPONSES

##### Content

Another source of data are the responses from the 27 auditors to Question Number 15 of the Stampfl research instrument:

"Home economics is often associated with (or sometimes considered synonymous with) the field of consumer science. In your opinion, what is the nature of an ideal relationship between home economics and consumer science in both content and administrative structure?"

These responses are on file in the 582-page data base file [15] and are available at cost of duplication from the Program Auditors who each received a copy of this limited edition publication. Statistical treatment is not appropriate, but a careful reading suggests general agreement on the following points regarding the content portion of the assignment:

\*Home economics is broader than consumer science.

\*Consumer science and home economics are not synonymous; to so construe may be

acceptable semantics, but reflective of inadequate examination of the fields.

\*Pragmatically, home economics is the logical home for consumer science because it is a precursor to the field and was functioning long before consumer studies became popular. No other discipline is as consumer oriented, tolerant or supportive of consumer research, education and advocacy.

Among the home economists responding, there was recognition that:

Home economists have considerable awareness and sensitivity to the multi-disciplinary teaching and research approaches to consumer problems.

Consumer science may be considered as a sub-set of consumer - consumption - family economics (CCFE) which in turn is a sub-set of home economics. Thus, the appropriate home for consumer science is the consumer - consumption - family economics (CCFE) area within home economics.

Consumer science must draw heavily on the areas and disciplines outside CCFE within home economics as well as disciplines outside of home economics.

One auditor even suggests that the day may come when consumer science might become the discipline, with the various components of home economics becoming sub-sets or fields within consumer studies. Another considered home economics and consumer science to have a symbiotic relationship, with neither one dominant. And another dismissed the question because he considered home economics too ill defined.

##### Administration

With respect to administration, there were positive, negative and neutral positions taken regarding the placement of consumer science in home economics. The responses varied depending on whether the auditor was responding in terms of an ideal situation or pragmatic reality of today.

Ideally, consumer science would be a separate entity, reporting directly to the university president or provost, with faculty holding appointments in the various disciplines. Since authority and money tend to be related, the entity, if funded, could provide positive direction, or, like many graduate schools and women's, minority and aging programs, merely provide administrative identification of the faculty, encourage cooperative multi-disciplinary efforts, serve as a unit for purposes of obtaining grant support, and legitimize faculty departure from rigid compartmentalization in academia by encouraging cooperative, multi-disciplinary teaching and research.

Vosburgh [17] suggested three models which a university program of consumer science might follow - a discipline, a field, and a change agent - which are not addressed in this paper. Dunsing and Swagler discuss without much enthusiasm the idea of an institute. The viability of each variant is largely dependent on the composition of the university's academic structure.

Also, ideally, consumer science can be accomplished without formally designating a position in the university structure; consumer scientists should be present throughout the university. The consumer-interest orientation would be so pervasive and significant that indeed it would be fulfilling the mandate implicitly expected of publicly supported universities, that they promote the general welfare and work in the interest of the citizenry, not only in their producer, but also their consumer roles.

Realistically, the placement varies with the organization of the various campuses. But the following criteria and considerations were mentioned as important for the placement of consumer science:

\*The administrative unit should be well established.

\*The unit should be accustomed to dealing with the multi-disciplinary approaches to problems.

\*The unit should have a history of encouraging successful inter-disciplinary teaching and research.

\*The unit needs to be firm in resisting pressures by special interest groups which would inhibit academic freedom of inquiry, publication and advocacy.

\*The unit should recognize and encourage faculty to extend their expertise in providing advocacy programs with basic facts and well reasoned alternatives.

\*The administrative head of the unit needs to be aware of and distinguish between professionally trained consumer scientists and faculty with a consumer interest.

\*And the faculty of the unit should be able to preserve the identity of consumer science as a discipline as distinct from other disciplines in which the consumer orientation is secondary. The unit would also encourage the blending of professional interests in ways which strengthen both groups by encouraging and facilitating joint efforts and by resisting non-cooperative, exclusionary activity.

Some auditors were of the opinion that home economics is the appropriate administrative unit. They encouraged positioning consumer science in

home economics or in a separate unit of home economics, such as a department of consumer - consumption - family economics.

Others were of the opinion that identification outside of home economics was not only possible but desirable, and suggested almost any school that had an applied mandate.

Still others were reluctant to identify with home economics because of problems inherent in home economics as currently administered and conceived in higher education. Among their concerns are that home economics

- has failed to define itself clearly and present a clear image to the public.
- has not maintained its leadership role in consumer interest and consumer advocacy; indeed it has retreated from its earlier advocacy role precisely during the period when consumer advocacy has flourished. It abandoned that role and resisted cooperating with consumer advocates.
- has allowed itself to be so influenced by producer-group interests that its consumer orientation is often found unreliable.
- has become so identified with problems consumers experience coping with the system, that its role in critiquing and evaluating the social system is not recognized. This leads critics to consider home economics incapable of taking a scientifically respectable position on macro and social policy matters.

Home economics administrators, when asked by Goebel and Miller [3] specifically which area of home economics would be retained if cutbacks were required, placed Consumer Science third after the traditional areas of foods and nutrition; environment, textiles and design; giving it priority over child and family; home economics education; and home economics communications.

#### FUTURE OF CONSUMER SCIENCE

Another perspective of consumer science is obtained from the responses of the 27 Program Auditors to Stampfl's Question 16:

"Identify five problems facing the (our) consumer field in institutions of higher education for the 1980's." [15]

The responses may be summarized thus:

1. The social-political climate is less conducive to addressing the consumer aspects of life. The current mood of the country is to deregulate and dismantle consumer protection and to employ

non-professional (political) approaches to solving consumer problems. Deregulation of prices, designed to free the price-making forces in the market, have been misconstrued to mean relaxation of health and safety standards, anti-trust prosecution and other restraints on corporate power and greed manifested in unfair and deceptive trade practices.

2. Academic policies may be expected to reflect greater self-serving, non-objective actions on the part of faculty and administration. With diminishing resources available for higher education and increasing competition for students, on whose numbers decisions regarding resource allocations are based, conditions are not favorable for the emergence of a new discipline.

3. Articulation of consumer sciences, albeit augmented by the symposium, is greatly needed for a variety of reasons:

- for recruitment of students.
- for identity in the academic community.
- for resolution of faculty conflicts over academic turf, specialization and integration.
- for meeting and avoiding misconceptions about what constitutes consumer science.
- for "marketing" the field and its products - for the placement of students and recruitment of quality faculty.
- for preservation of the field in its competition for student enrollment.

4. Critical mass is a major consideration. What critical mass is required in numbers of qualified faculty to minimally fulfill the mission of consumer science? Consideration must be given to such policy issues as: breadth and depth of offerings, whether to serve undergraduates only or undergraduate and graduate students, whether the program should be problem-oriented or basically theoretical in its emphasis.

#### CONCLUSIONS AND OBSERVATIONS

The ideal of independent status for consumer science as a major administrative unit in academia is not currently feasible. (Most programs in the national directory of programs of the 50 universities compiled by Stampfl and reprinted in the Proceedings have less than eight full time faculty members, and most had only three. Institutions reporting more faculty included subject matter areas related to but not vital to consumer science.) Furthermore, the ideal of independent status is not likely to be realized in the foreseeable future. (A major concern expressed by the Program Auditors regarding problems facing the consumer field in the 1980's was faculty and financial retention with anticipated reduction in student enrollment and lower funding for research from private and federal sources.)

The more realistic question currently is: What established academic unit can best accommodate and support the development of consumer science toward meeting its expected roles? Even this question is somewhat moot in that with few exceptions all of the programs in the national directory were associated with home economics. The exceptions were the universities of California-Davis, New Hampshire and Vermont, where the consumer program is in the college of agriculture, at the University of Houston where it is in a college of social sciences, and at the University of Utah where it is in the school of social and behavioral sciences. Only at the University of Guelph is there an independent consumer program. At the University of Wisconsin, Consumer Science is part of the title of the renamed home economics program, the School of Family Resources and Consumer Science.

In those situations where home economics is large enough for departmentalization and recognizes the sub-unit of consumer - consumption - family economics, placement of consumer science with that unit may not be without problems, but it is a logical union. However, where the home economics unit itself is not sufficiently large to warrant separate recognition of the consumer aspects of home economics by giving it a sub-unit status, the placement of consumer science with home economics may not be any more logical or desirable than with some other applied discipline such as health, welfare, education, marketing or public administration.

Perhaps more important than the administrative organization and the programmatic needs of consumer science and the administrative unit is the philosophy and orientation of the host institution. Unfortunately too few institutions of higher education have the understanding leadership reflected in the opening remarks to the symposium by University of Wisconsin System President Robert O'Neil [9], whose academic home is in law. He observed that once consumer law was a separate course which is now incorporated by the professors into their commercial law courses. He also recognized that consumer science can build new bonds among disciplines and between the liberal arts and the professions. Such inter-disciplinary study, he said, was highly valued at the University of Wisconsin. He went on to recognize what he termed "the centrality of consumer interest in society" and stressed the need for consumer science to draw upon many disciplines to emerge in stature as a discipline. He clearly recognized the true perspective of consumer science, using such words as "consumer conscious" and "consumer interest" reflecting no illusion on his part that consumer science would be expected to be consumer oriented in its selection of issues for research and teaching.

Institutions under the leadership of less understanding administrators, fearful of consumer oriented research and teaching, or anxious about activities of faculty and students expounding on consumers interest issues before seller-inspired legislators, may be expected to be less than supportive of consumer sciences. They may be

expected to block positive measures to give independent identity to consumer science or fail to support the infusion of consumer sciences into established programs. The expected decline in growth of higher education will enable cutbacks to be made unobtrusively even in modest programs, and to raise cost-benefit questions to give a chilling effect on proposed professional consumer-interest oriented programs.

This is not an idle conjecture, I must add, as one who resigned from one institution of higher learning after the university president ordered the bookstore to burn all copies and cancel all subscriptions to Consumer Reports [6]. Later, I refused to join the faculty of a major west coast university upon learning that it had refused to publish the results of a car financing survey because of objections by car dealers. I joined a university where the president championed academic freedom. Indeed, he honored that principle when he publicly defended my taking positions before the legislature in my professional capacity (on truth in lending) to which the bankers violently objected. Alas, after a change in administration, my appointment as research professor for the Kansas Agricultural Experiment Station was terminated after 26 years because my research proposals into consumer savings and credit, the latest being a universal standard for interest rate computation and disclosure, were judged not sufficiently agriculturally oriented to warrant further AES funding. Also, many will recall the historic confrontation between the dairy interests and the economics department at Iowa State University.

Equally important as leadership is the philosophy of institutions of higher education in determining receptivity to consumer-oriented programs. An increasing number of institutions have adopted a trade - professional - vocational orientation, and can be expected to consider consumer science appropriate if it is designed to train consumer affairs professionals for commercial and social service agencies. The curriculum and staff may be expected to be job oriented and the focus will be on meeting the system's needs. There will be little if any encouragement given to critical thinking and questioning of restraints on the system and approaches to removing restraints on the free functioning of the system. Social awareness will take the form of public relations, training how to meet and treat people. Effectiveness in self expression will take the form of learning how to present products before the public and to represent the employer favorably. Thus, the three requisites for good undergraduate teaching, listed by Shepard [12], will have been met, but in a warped fashion.

#### RECOMMENDATIONS

My recommendations are those I would normally oppose, but propose in the interest of the profession: Certification and Product Differentiation.

I recommend that consumer scientists seriously consider establishing minimum credentials for certifying professionals in the field. The desirable outcomes would be to identify core curricula, thus enabling consumer science faculty to compete in academic politics on more equal terms with others who proclaim the need to uphold professional standards. Certification would also help in student recruitment and placement.

I also recommend brand naming consumer scientists and consumer science programs. Build consumer science into department names and position titles. Consumer science may also be appended to and supplement other academic brand names when appropriate, e.g., consumer science psychologist, consumer science sociologist, food consumer scientist, or housing consumer scientist, or consumer scientist in agriculture, or consumer scientist in home economics. This duality would enable staff and programs to establish their own identity when that is important. It would also enable them to identify with the host administrative unit when that is important. The program and staff would be the same; the difference would be cosmetic and not substantive.

My final recommendation is that home economists review their commitment to consumer science and consider measures to reinforce their identification with and support for consumer science to the end that both will be strengthened. New leadership in home economics is a requisite for quieting the fears and concerns of consumer scientists and gaining their support.

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## TOWARD CONSENSUS OF DEFINITION IN CONSUMER SCIENCE

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### ABSTRACT

The authors analyzed responses from 27 program auditors who participated in the National Invitational Symposium on Consumer Science in Institutions of Higher Education. Content analysis was used to determine common elements and concepts most frequently used to define six terms: family economics, consumer economics, consumer science, consumer sciences, consumer studies, and consumer affairs. Definitions are proposed for these terms for response from others in the field.

### PROPOSED DEFINITIONS

The consumer science field of study has long been troubled by a plethora of terms used to describe similar, identical, and even dissimilar programs or approaches. The problem of lack of consensus of definition stems from multiple causes. One source of the problem is in the nature of the subject matter itself. In addition, the interdisciplinary nature of the field introduces some bias; each contributing profession tends to use similar concepts somewhat differently.

The situation is compounded by the dynamic nature of society, the economy, and the consumers within these systems [8]. Definitions also have a dynamic nature. While prior happenings shape and mold definitions, their scope and nature must continue to evolve and adapt to future needs.

Kroll and Hunt [4] contend that the field has evolved into the unidisciplinary stage, one in which important elements are distinguished and defined. As evidence of this stage, numerous attempts have been made toward consensus. In 1978, definitions were developed by the North Central Regional Technical Committee on Family Economics Research (NCR-52) for the terms "family economics" and "consumer economics" [6]. Although Goebel and Miller [3] have recently questioned if conceptual consensus is possible, they continue to work toward definitions of concepts fundamental to the field. Recently, Morse [5, p. 16] repeated the challenge to define terms by stating that consensus was imperative in order to be more than only a "collage of professionals practicing their profession with consumers as their clients or common denominator." This paper represents an effort to build upon previous work and to accept the challenge of consensus of definitions.

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Among the tasks assigned the program auditors who participated in the 1982 Symposium on Consumer Science in Institutions of Higher Education was to define six key terms, in that study's "Exhibit 4" [7]. These six terms were: family economics, consumer economics, consumer science, consumer sciences, consumer studies, and consumer affairs. Participants were asked to define and differentiate between the terms as used at their university. The authors of this paper analyzed responses from the 27 auditors, finding many common elements and much agreement. For each of the terms, we present the most frequently mentioned concepts and a proposed definition.

### Family Economics

The NCR-52 definition states that family economics is:

"concerned with the determinants of levels of living of families and individuals and with the possibilities for changing these levels to better meet personal and social goals. It is based on the principles and concepts of allocation related to the development, acquisition, maintenance, and conservation of scarce resources in productive activity and end uses by families and individuals as they interact with other social and economic systems to achieve their standards of living" [6].

Concepts frequently mentioned by participants in this research include:

- .allocation and consumption of resources
- .inter-relationships and interaction with market/family
- .measures and factors of family well-being/welfare
- .household as unit of analysis
- .focus on intervention to help households meet personal and societal goals
- .decisions/choices and affects on choices made by families
- .standard and level of living--measures of well-being, quality of life
- .impact/implications of economy on the family
- .family life cycle.

Another clue revealing the prevailing definition is what subject matter is most often included in such a course. Abdel-Ghany [1] has identified the most common topics taught in this area: family characteristics and lifestyles, the family as an economic unit, economic well-being and quality of life, the welfare system and policies, labor force participation, household production, income and expenditure analysis, taxes, insurance, and credit.

While only 4 of 27 definitions directly cited the NCR-52 study, there was much agreement on essential elements. Therefore, for purposes of discussion by

other professionals in the field, we propose the following definition--a simplified version of the 1978 one:

Family economics is a study concerned with:

- .the determinants of level of living of households and
- .possibilities for intervention to help families and individuals better meet goals
- .based on development, acquisition, allocation, maintenance, and conservation of scarce resources
- .focusing on interactions between the family and the economy and the family's ability to anticipate and address economic policy.

This definition seems consistent with the topics being taught as well as what program auditors felt ought to be included in family economics.

#### Consumer Economics

The definition developed for this term by NCR-52 is as follows: "the study of economic interactions of consumers with the external environments. It involves analysis of market and non-market consumption activities, incorporating relevant social, psychological, political, and ecological considerations" [6].

Symposium participants most frequently mentioned these concepts:

- .economic interactions with near environment
- .consumer welfare
- .micro/macro aspects of exchange
- .consumer as unit of analysis--consumer viewpoint
- .consumer's role in the economy
- .application of economic theory and principles

Once again, Abdel-Chany [1] has identified topics taught in this area by program participants: consumer's role in the economy, consumer sovereignty, consumer information, rights and responsibilities, protection, redress, advertising, product testing, labeling, consumer values and lifestyles, risk and the consumer movement.

Participants' use seems congruent with the NCR-52 definition, although that definition was not widely quoted. We propose the following composite definition:

Consumer economics is a study concerned with:

- .economic interactions of consumers with external environments
- .analysis of market and non-market consumption activities
- .incorporating social, psychological, political, and ecological considerations and
- .focusing on the consumer's role and welfare.

#### Consumer Science(s)

Six of the program auditors responded that the terms consumer science and consumer sciences were synonymous with consumer studies, while one felt consumer science was synonymous with consumer affairs.

Among the definitions that were offered, concepts and phrases most often mentioned were:

- .psychosocial and economic roles of consumers
- .behavioral science--explains consumer behavior from non-marketing perspective
- .economic interactions of consumers with environment
- .includes allied and supportive fields of study such as economics, political science, sociology, law, and marketing
- .study of consumer/market exchange which focuses on principles and theories from all the social sciences
- .broad field of study (umbrella)--includes consumer and family economics, management of resources, consumer interests, and consumer behavior
- .use of scientific process/attitude to daily consumer affairs.

Dunsing [2] suggested a consumer science umbrella covering consumer economics, family economics, and consumption. Kroll and Hunt [4] support use of the term consumer science as an appropriate disciplinary title. They assert that "science" implies the antithesis of bias and that applied activities ought to be based on basic science.

The present authors agree with Kroll and Hunt and with the program auditors who felt the term was appropriate to describe a broad field of study. Therefore, our proposed definition is:

Consumer science is:

- .an interdisciplinary field of study which
- .applies the scientific method to
- .analysis of economic, social, and political actions and interactions of consumers with the market
- .and their use/consumption of those products and services acquired through the exchange process in the market.

#### Consumer Studies

While Kroll and Hunt felt that this term is "overly inclusive," program auditors indicated that consumer studies and consumer science are often used interchangeably. Definitions suggested these elements are involved:

- .skills, knowledge, and understanding to help consumers
- .consumer decisions
- .issues relevant to consumer interaction in market--historical, current, future
- .interaction of economic, social, political systems
- .interdisciplinary, applied orientation
- .micro approach

We propose the following definition for discussion:

Consumer studies involves:

- .a micro approach to consumer decision making, often
- .a prescriptive, applied orientation to specific consumer problems.

## Consumer Affairs

This term seemed easiest for program auditors to define and to agree upon its use. The same elements were repeated with greater frequency than for other terms. These often repeated elements include:

- .consumer/market interaction--policy development
- .practitioners/professionals that interface with consumers
- .preparation of students for jobs
- .applied emphasis--intervention
- .making market work to meet consumer expectations, needs
- .issues, concerns, problems
- .politically related activities
- .advocacy and activism
- .rights and responsibilities of consumers.

Our suggested composite definition is:

Consumer affairs is a field of study which emphasizes:

- .policy development
- .preparation of students for professional roles such as consumer liaisons or advocates
- .activism.

### MINIMUM CHARACTERISTICS OF A PROGRAM

Respondents were also asked to describe the minimum characteristics of a "university consumer program" anywhere. Answers were grouped by the authors into three categories: faculty, program, and content. Most responses focused on only one of these three aspects.

According to the program auditors, the faculty should consist of at least two members, or as one respondent wrote, "enough faculty to give differing viewpoints." Respondents stated that preparation for teaching should include a background in behavioral sciences, consumer studies, and home economics. Further, these faculty members should be committed to both teaching and research and have access to the necessary resources to do both.

A consumer program should have identifiable course offerings. One respondent suggested a minimum of five consumer science courses (excluding independent studies) to form a comprehensive, integrated, conceptual framework. Others suggested 9, 12, or 18 hours of consumer courses. The focus should be both applied and theoretical with the latter receiving more emphasis at the graduate level in combination with public policy and research emphases.

There was less agreement on the minimum course content than on faculty and program areas. Suggested course content included: consumer issues, protection, regulation, information, education, behavior, and problems; consumption economics; public policy analysis; family economics, home management; and quantitative skills. Other areas included a study of the economic, political, and social implications of consumer actions; consumer

and market perspectives; and financial management. One respondent felt that the only required content was "recognition of the consumer perspective." Several respondents recommended an integrated program of study.

### INTELLECTUAL FOCUS AND SCOPE

Further questions solicited personal opinions from the program auditors on what should and should not be included in the intellectual focus and scope of the consumer field. These efforts at conceptualizing the field comprise Exhibit 14a and b of the 1983 data base [7].

While there was much diversity in approach to answering the question, there was strong agreement on several aspects of emphasis. One of these areas was overall purpose or objective. Answers indicate that the respondents felt the field ought to work toward enhancement of consumer well-being. Sample comments show the strength of this feeling:

- .the field ought to be aimed at improvement in allocation of resources by consumers
- .increase the capacity of individuals to function as consumers
- .build human capital
- .maximize human resource potentials
- .progress students through the understanding level to application level (coping to influencing).

The consumer field is described as having a multidisciplinary base. The focus should reflect an integration of concepts from the basic disciplines as applied to the consumer role. Items thought appropriate by numerous respondents to include in the focus are: understanding of families, consumer behavior, economic system, legal system, and decision making.

One area of agreement was that the field includes an emphasis on understanding consumer behavior, market behavior, and the interactions involved. Central to this approach is an understanding of families. One respondent thought the key differentiating element for this field was focus on the individual consuming unit rather than on aggregation of individuals.

While most agreed that the focus included the economic system, they clarified this emphasis with comments such as:

- .economics must be used as a tool to understand individuals--more than mathematical equations
- .while economic theory assumes away many problems which confront consumers, we must be ready to respond
- .economic theory is static but problems are dynamic

Furthermore, the marketplace analyzed must be global as well as local.

Understanding the legal system was also thought to be part of the scope. One respondent stated that we need to teach strategies to balance risk and

freedom and to balance education, information, and regulation.

Decision making skills were repeatedly stressed. A note of caution was that we must teach the decision making process rather than providing "a starred list of goods and services." We should include cost/benefit analyses of consumption and production decisions. The focus must be "broader than saving money or getting a better deal."

Respondents indicated that empirical research should be a part of the intellectual focus. This research should relate to consumer issues.

Slightly more agreement existed on what should not be included in the consumer field. Teaching the "how to," buymanship, and purely normative behaviors should be excluded if there is no carry-over value for the future. The scope excludes information on specific goods and services or day-to-day skills. As one respondent clearly stated, "A concerted effort should be made to resist the temptation to sacrifice intellectual stimulation . . . by devoting too much time to contemporary matters and by satisfying student anxiety about job skills." An example given was that it is inappropriate to devote time to current income tax forms but is more appropriate to consider tax policy.

Several respondents cautioned against only being a training area for consumer activists, consumer affairs professionals, or advocacy skills not based in theory or research. Others thought promoting new products, teaching values, an exclusive micro-orientation, and duplication of courses offered in other department have no place in the consumer field. Teaching computer or statistical skills was suggested as not within the consumer domain but how to use these tools to derive information was thought appropriate. Free enterprise system, marketing, and merchandising courses were also suggested by some as not a part of this field. As one respondent noted, "the focus is not on the consumer but instead represents the focus of the consumer."

#### CONCLUSION

It is hoped the summarized contributions of 27 individuals presented in this paper regarding definitions appropriate to our field and their thoughts regarding what should be appropriately included/excluded will encourage discussion, elaboration, and debate among those committed to the study of the consumer, from the perspective of the consumer. What could be more important to our field and its future than sorting out what we are and are not about and how to concisely communicate it to others outside our field?

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ANALYSIS OF CONSUMER SCIENCE COMPETENCIES IN HIGHER EDUCATION:  
IMPLICATIONS FOR CURRICULUM EVALUATION AND DEVELOPMENT

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ABSTRACT

Responses of Program Auditors from sections of Consumer Science in Institutions of Higher Education - The National Study were analyzed to determine common competencies among programs, develop a profile of a consumer science graduate, and identify implications for programs related to careers in consumer affairs.

A. Background and Introduction

In the 1979-80 school year, 706 undergraduate degrees were awarded in consumer science programs -- an increase of 200 percent over 1969-70 (Digest of Education Statistics, 1982, 1972). The reason for this growth is not attributable to an increase in overall student enrollment. One percent fewer students were enrolled in institutions of higher education in the 1979-80 academic year than in 1969-70 (Current Population Reports, 1970, 1979). Rather, higher enrollment is more likely the result of an increase in the number of courses in the consumer science area being offered in institutions of higher education, and a trend toward the formation of new programs or re-identification of old programs coming under the heading of "consumer science."

A parallel and related development has occurred in public and private sectors over the same ten-year period pertaining to the profession of consumer affairs. The response by all levels of government to the consumer movement of the 1970-80 period led to roles for civil servants in managing consumer participation activities or agencies and more directly, executing enforcement responsibilities of existing and newly enacted consumer protection statutes. At the federal level, budget cutbacks and a policy shift toward less rather than more government involvement in matters affecting consumers has reversed this trend in recent years. However, the deregulatory climate has not altered the increased importance placed on the role of consumer affairs professionals in the business sector. Membership in the Society of Consumer Affairs Professionals grew from 100 when it began in 1973 to its current level of nearly 1,000 members having business affiliations. Ninety-one associate members represent the public sector, and another 48 are student members (1983 SOCAP Directory).

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The role of the consumer affairs professional has been established not only by virtue of positions designated within companies, but also insofar as the nature of their responsibilities is concerned. Evidence suggests that business firms are willing to assume increased responsibilities for assuring consumer satisfaction (Takeuchi and Quelch, 1984). It would appear that the consumer affairs professional has a major role in achieving that objective.

The consumer science programs that exist in the nation's universities are therefore in a position to prepare professionals to serve the consumer interest through employment in both the public and private sectors. This preparation is specialized and focused because knowledge and viewpoints must be assimilated from perspectives of business, government and the consumer.

B. Purpose and Scope of this Study

To the extent that these institutions have a career focus to their programs, a basis for the evaluation of existing and developing curricula is provided in the data compiled from the Consumer Science in Institutions of Higher Education - The National Study (funded by the U.S. Office of Consumers' Education and completed in 1982). (Stampfl, 1983 B).

The data are based on responses to a sixteen-part program audit administered to twenty-seven (27) individuals at universities representative of consumer science programs in institutions of higher education in the United States (plus one in Canada).

Program auditors (respondents) were university faculty having responsibility for and strong familiarity with their respective programs and have been identified elsewhere (Stampfl, 1983 C). Both objective and subjective data were sought in the audit process to gain an understanding of the current status and future direction of consumer science programs. This paper analyzes those sections that address career competencies and employability of consumer science graduates.

In section 7 of the data base, the career competencies developed within 26 undergraduate consumer programs were identified by the program auditors. The authors classified those most appropriate for consumer affairs careers to determine commonalities among all institutions. The identification of such