

ACI

Advancing the Consumer Interest

AMERICAN COUNCIL ON CONSUMER INTERESTS

Established in 1953, ACCI is a non-partisan, non-profit, incorporated professional organization governed by elected officers and directors.

ACCI MISSION STATEMENT

The mission of ACCI is to provide a forum for the exchange of ideas and presentation of information among individuals and organizations that are committed to improving the well being of individuals and families as consumers. This mission includes the production, synthesis, and dissemination of information in the consumer interest.

GOALS OF THE ORGANIZATION

To promote the well-being of individuals and families as consumers, nationally and internationally, by identifying issues, stimulating research, promoting education, and informing policy.

To provide for the professional development of the membership by creating, maintaining and stimulating interactive communication among advocates, business representatives educators, policy makers, and researchers through publications, educational programs, and networking opportunities.

PUBLICATIONS

The Journal of Consumer Affairs, an interdisciplinary academic journal, is published twice a year.

Advancing the Consumer Interest focuses on the application of knowledge and analysis of current consumer issues.

The *ACCI Newsletter*, published six times a year, offers information on the latest developments in the consumer field.

Annual Conference Proceedings features keynote speakers, papers research findings, reports of consumer articles and education programs.

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Advancing the Consumer Interest is designed to appeal to professionals working in the consumer field. This includes teachers in higher and secondary education, researchers, extension specialists, consumer affairs professionals in business and government, students in consumer science, and other practitioners in consumer affairs.

Manuscripts may address significant trends in consumer affairs and education, innovative consumer education programs in the private and public sector, reasoned essays on consumer policy, and applications of consumer research, theories, models, and concepts.

Suggested content may include but is not necessarily be limited to:

1. Position papers on important issues in consumer affairs and education.
2. Description and analysis of exemplary education, extension, community, and other consumer programs.
3. Research reported at a level of technical sophistication applicable to practitioners as well as researchers. The emphasis of this research should be on its implications and applications for consumer education, policy, etc. The primary question of the reported research should be, "What does this research mean for practitioners?"
4. Application of theories, models, concepts, and/or research findings to problem solutions for target audiences.
5. Articles summarizing research in a given area and expanding on its implications for the target audience.

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Announcing the New Editorship of

Advancing the Consumer Interest

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Robin Douthitt
Steve Meili

Term to begin September 1, 1994. First issue will be Volume 7, Number 1, Spring 1995.

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GRUMBLINGS OF A NEOMUCKRAKER

Whenever I visit quick-lube establishments, I get a little sticker on my car advising me to return in 3000 miles for my next oil change. There are even signs in the customer waiting rooms with the message that I need to change my oil and filter every three thousand miles. There is a marketplace fraud involved in this practice that is perfectly legal yet detrimental to both consumers and the environment.

I own an Isuzi Trooper and an Eagle Summit and formerly drove a Nissan Sentra. All these vehicles call for oil changes at 7500 miles unless driven under harsh conditions. I would assume that this is realistic advice because a car manufacturer has no incentive to push oil changes beyond the frequency necessary to prevent premature wear. Any early wear would result in greater costs for the manufacturer in terms of warranty coverage and reputation.

How much money would be lost if I followed the advice of the quick-lube places rather than the guidelines of my owner's manual? Assuming I change my oil and filter every 3000 miles at the current charge of about \$20 (it is actually more in many places but often things like "free" car washes are included), the lube cost for driving my Trooper for 105,000 miles over 7 years would be \$630 (the present value of 35 changes using a 3% real rate of interest X \$20). However, if I follow the advice of my owner's manual, it would cost \$251 (the present value of 14 changes x \$20). The resulting loss is \$379. This figure is conservative when you take into consideration that my Trooper manual recommends an oil filter change only every 15,000 miles. However, try to get an oil change without a filter replacement. My family economist colleagues often remind me that time has value, therefore, if I were to compute a more comprehensive cost of the extra oil changes, I would have to include the value of the time lost in the process. The estimated time cost per oil change

includes the time spent travelling to and from the lube center (I assume 15 minutes each way) and 30 minutes lost in the waiting room while the job is being done (unless one feels that reading old Sports Illustrated and People magazines increases human capital). Using 1992 government statistics for the hourly wage of full-time workers as \$11.13 and assuming a 3% inflation rate, the present value of the time lost for the extra 21 oil changes would be an additional cost \$210.

One could argue that by bringing your vehicle to a quick lube more often, it would give the service people an opportunity to detect any potential problems. However, from my experience, the more you subject your car to any service center, the more vulnerable you are to additional scams. Upon my visits, these places typically try to replace my clean air filter, change the transmission fluids that have just been recently changed, etc.

Not only is there a financial problem with excess oil changing, there is an even greater environmental hazard, both in the production and disposal of 2.5 times as much motor oil and filters. Even those who change their own oil may abide by the much advertised 3000 mile change advice of quick lube centers. That could mean even more oil dumped in back yards and land fills and flushed down toilets.

At least, using the 3000 mile criterion for frequency of changing oil is better than the guide one quick-lube chain formerly advertised. This firm recommended that when the oil turns dark it needs to be changed. The problem with this advice is—oil typically turns dark soon after a change and the color should not be regarded as an indicator of the condition of the oil.

Is some form of regulation the solution to this problem of too frequent changes of oil? Probably it is not. An alternative is for consumers to drive less and use their feet, bicycles, car pools and mass transportation more. Maybe even the editor should take this advice.



NO END TO COMMERCIALISM

A previous issue of ACI (Spring 1993), contained an article by Michael Jacobson on commercialism in America. In his article, Jacobson describes how commercialism pervades almost every niche of the American scene. Now it looks like schools in Utah are falling into the trap of commercialism as a means to reduce financial pressures without, god forbid, raising taxes. A firm called Youthtalk (formerly known as Stalltalk) has contracted with a Utah school district to buy advertising space in rest room stalls and above urinals and sinks.

In another drive toward commercialism, Utah is taking cues from the Olympics and will be the first state to solicit "official sponsors" for schools. Companies will bid on the right to advertise as an official school sponsor. Retail stores can get involved by selling school-insignia products from "officially licensed manufacturers."

What's next? Advertisements for stress relief medication in textbooks and on tests? In lieu of pay raises, will school boards give teachers the right to supplement their income by dispensing commercials during class? Who knows what sellers will think of next to further commercialize American institutions and culture.

.....
EDITOR

THE PRICE IS NOT RIGHT

Inside the EZ Rent-to-Own store near

downtown Salt Lake City, items on display are mixed with Halloween decorations—but it

might as well be Christmas.

TV sets, high-watt stereo systems, VCRs, washer-and-dryer sets, even house furniture and beds can be rented at monthly or weekly rates with no credit checks. Simply fill out an application including your address, along with several references, and you can walk out the door with the item of your heart's desire.

Dianne, an unemployed, middle-aged woman, and her husband, a war veteran, are sold solid on the rent-to-own concept. "They do charge astronomical prices, but they stand by their product," she says. Dianne's living room, kitchen and bedroom are all furnished by merchandise she rented long enough to eventually own. Thanks to EZ Rent-to-Own, she also has four televisions.

"The first of every month, I come in here with my husband's retirement check," she says proudly. "The service here is fantastic, and the people here care about you."

George Pritchard, the store's account manager, smiles at her words. "We call Dianne the 'Fisherqueen'. Whatever she wants, she gets," Pritchard says. "We treat her very well."

And indeed they should. Dianne rents out a dinette set, yet another television, more living room furniture, a lamp, and jewelry—including the couple's wedding rings—all for a whopping \$1,200 a month.

"My husband was an alcoholic, and alcoholism destroys credit," she says. "It's been so long since I've even tried to find out if I qualify for credit."

While Fisher eyes a bedroom cabinet, Klin, a 20-year-old fast-food worker, is ready to sign an

agreement for a stereo at \$100-a-month. For Rosellen, a 29-year-old Hispanic mother of four who works at a dry cleaner, rent-to-own is a family affair. Not only does she rent a camcorder, big-screen TV, and a freezer for \$187-a-month, her four sisters also rent-to-own merchandise. She's used rent-to-own for four years, and has never even tried to establish credit.

"I know the prices are practically double, but I don't have the cash to buy, and they're easy to work with. I'm sure it would be too much hassle for me to get credit," she says.

Living in a country that values money to an extreme degree, and where people are placed on the socio-economic ladder according to the number and quality of their possessions, it's understandable that rent-to-own customers want it NOW. Never mind credit history, be it bad or non-existent, or your income—salespeople at some 15 rent-to-own stores along the Salt Lake Valley would be glad to have you sign an agreement to rent a piece of merchandise. But ask any of them about an annual percentage rate, or what your weekly or monthly payments will add up to when compared to the retail price of the same item, and they're sure to balk. Not only do rent-to-own customers end up paying double the market retail price of an item, they may end up paying as much as 300 percent or more over the retail price in order to gain ownership.

Unlike credit transactions, the rent-to-own transaction, which a recent industry-sponsored Utah law calls a "rental-purchase agreement," is different from other consumer rental contracts in that it runs for a longer period of time, usually

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78 weeks or a year-and-a-half. During this time, the customer has no right to ownership. But the prospect of ownership is possible if you meet all payments (ranging anywhere from \$4 to \$25 a week). The centerpiece of the rent-to-own agreement, and one that industry proponents point to repeatedly as an "advantage," is that the customer can end the agreement at any time.

Here's the disadvantage: If the customer fails to make payments, the store can repossess at any time. Unless the customer reinstates the agreement for an identical piece of merchandise within a certain time period (usually three weeks), every cent paid toward the goal of ownership is lost. Oftentimes, a customer can pay up to three times the value of the item and still not gain ownership.

Few are lucky enough to make it to ownership, so merchandise is often returned—or salespeople (using sometimes unscrupulous techniques) become "repo-men." Rent-A-Center, the nation's largest rent-to-own chain controlling 25 percent of the \$2.8 billion U.S. market, reports that only 25 percent of all customers attain ownership. A former manager says the number of people "who make it from beginning to end" is closer to 20 percent.

Why is the figure so low? Because most rent-to-own stores rely on the poor to fail in making their payments, which in turn lines company pockets, according to former Rent-A-Center employees. An item that's continually rented to different people after others failed to make payments results in longer rental period than the regular 78-week agreement.

Bert Page, who managed a Salt Lake Rent-A-Center for four years before being fired last November, says the company targeted customers based on a demographic system that divided the city into low-income zones of households earning less than \$20,000. In addition, the typical Rent-A-Center customer was 18- to 35-years-old, a high-school graduate, and was oftentimes a single mother on welfare or state assistance. Many locations communicate to ethnic minorities by hanging in-store billboards of African-American or Hispanic families enjoying Rent-A-Center merchandise.

"Basically, it was the low-income neighborhoods," says Page. "That's where they [Rent-A-Center] had their hey-day." If welfare were abolished, Page says "about half" of the store's business would "disappear." Scott Windhorst, who managed Rent-A-Center's Orem store for three-and-a-half years before he was fired for contacting the media, agrees, and says the rent-to-own industry exploits the poor in general.

"It's not a pretty business," says Windhorst. "It's usury in our century." The rent-to-own

industry, he says, creates a vicious psychological process in many customers. "These people want to have the merchandise so badly that they get sucked in, then after a while, they realize it's a bad deal, but they've already paid so much on an item that they feel like they don't dare stop now. Sometimes, their pride is so big that they can't stop paying." The eventual repossession of a television or VCR knocks a person's self-esteem to an even lower level, but many times a customer gets over the embarrassment and humiliation, only to go back to the store for another rental.

A former Rent-A-Center employee, who would speak only anonymously, was amazed at the low educational levels of many customers. "Some of these people can't even read," the employee said. "We had checks coming in from churches and welfare programs all the time."

Those working in the industry, and pro-business coalitions, say that as long as the customer is treated with respect, that's fine with them. Rent-to-own stores, after all, are the only places where low-income people with bad credit, or even affluent people with ruined credit (rare as they might be), can get brand-name merchandise without immediately paying the purchase price.

More importantly, the rent-to-own industry cannot be defined in terms of high interest rates because, technically, there is no interest rate involved, therefore it's not a credit transaction regulated by any state law. Weekly and monthly rental rates may be similar in nature to an interest "rate" of some sort, but these rates are flexible. Most rent-to-own chains offer purchase plans, often called "store cash prices," allowing customers to buy merchandise outright if they tire of paying a weekly rate (the store price is sometimes calculated by dividing the total rent-to-own price in half). Then there's the fact that a rent-to-own customer can return the merchandise and end the agreement at any time. What kind of interest rate is that? None whatsoever, proponents say. It's a moving target that changes drastically at the whim of the renter. In short, it's far more volatile than interest rates that change at a slower, more predictable rate.

Politicians and consumer advocates in the nation's capital disagree, and, for reasons that are mostly humanitarian, would like to see rental agreements treated the same as credit transactions. Citing calculated annual percentage rates as high as 323 percent for televisions and washers at rent-to-own stores across the nation, Ed Mierzwinski of the U.S. Public Interest Research Group blasted "rent-to-own ripoffs" in testimony before the U.S. House Banking Committee.

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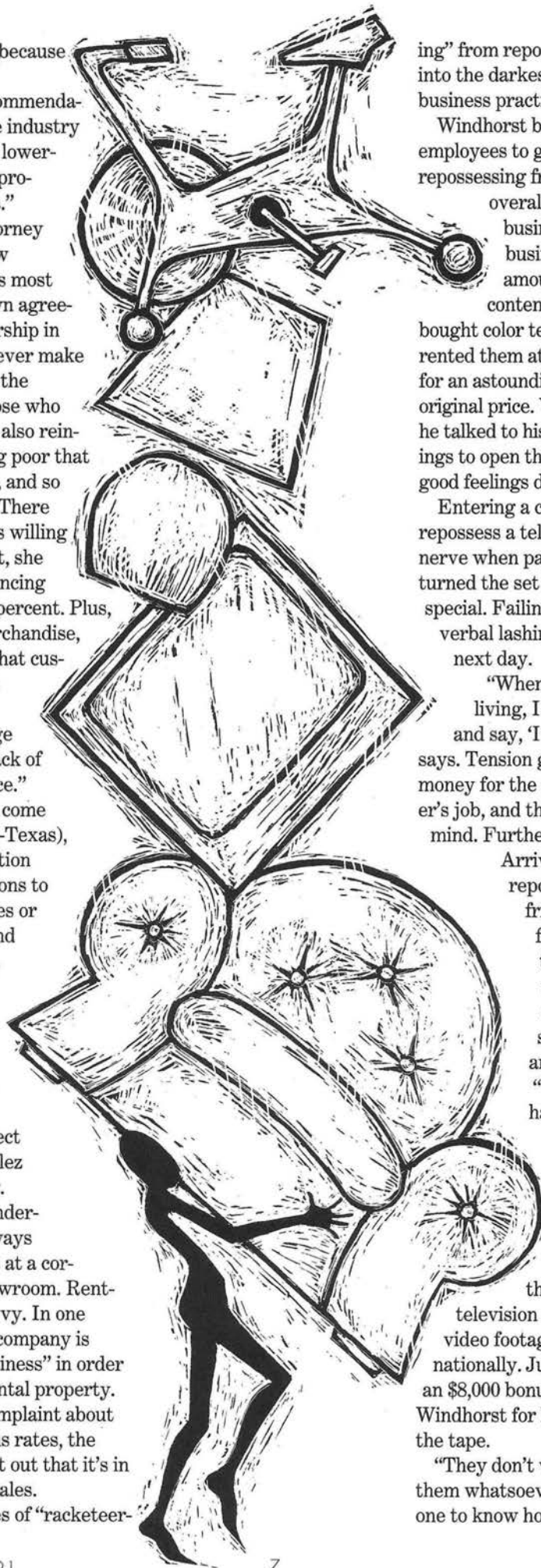
"Consumers rent-to-own only because they don't know any better," Mierzwinski says. "Our first recommendation is to take this lawless, pirate industry and bring it under regulation, so lower-income consumers get the same protection offered credit purchasers."

Margo Sanders, managing attorney with the National Consumer Law Center in Washington, D.C., says most people who enter into rent-to-own agreements do so with eventual ownership in mind. The fact that 75 percent never make it that far, then, is evidence that the industry "takes advantage of those who can least afford it." Rent-to-own also reinforces the belief in many working poor that they might not qualify for credit, and so rent-to-own is their only option. There are retailers in poor communities willing to sell at 18 percent to 24 percent, she insists. And there are credit-financing companies that offer rates of 30 percent. Plus, there are stores selling used merchandise, and used merchandise is often what customers get with rent-to-own. "It [rent-to-own] is a huge scam," Sanders says. "It takes advantage of people's ignorance and their lack of perceived choice, not actual choice."

The strongest rallying cry has come from Rep. Henry B. Gonzalez (D-Texas), who has proposed federal legislation subjecting rent-to-own transactions to the same treatment as credit sales or retail installments under state and federal law. "The poor pay more, and in rent-to-own, suffer at the hands of a sophisticated business whose practices all-too-often look more like racketeering than anything else. This business flourishes in the dark recesses between laws that protect more affluent customers," Gonzalez said during a committee meeting.

This strong language can be understood by taking a closer look at ways the industry sometimes operates at a corporate level and on the store showroom. Rent-to-own companies are legally savvy. In one Kansas tax court, a rent-to-own company is arguing that it's in the "sales business" in order to avoid paying state taxes on rental property. But when critics pick up their complaint about rent-to-owns charging outrageous rates, the industry changes its tune to point out that it's in the "rental business," not retail sales.

The industry earned its charges of "racketeer-



ing" from repossession techniques that can veer into the darkest gray areas of ethics and fair business practices.

Windhorst believes that the tendency for some employees to get out of hand when collecting or repossessing from customers stems from the overall dark nature of the rent-to-own business. When he first entered the business in 1990, he was amazed at the amount of money it made. Indeed, he contends that his Orem, Utah, store bought color television sets at \$170 each and rented them at a total rent-to-own price of \$1,013 for an astounding 595 percent increase over the original price. Windhorst was so impressed that he talked to his wife about using their life savings to open their own rent-to-own store. His good feelings diminished over time, however.

Entering a customer's house one December to repossess a television set, Windhorst lost his nerve when pajama-clad children cried after he turned the set off in the middle of a Christmas special. Failing to make the collection, he got a verbal lashing from his zone manager the next day.

"When people asked me what I did for a living, I didn't exactly jump up and down and say, 'I manage a Rent-A-Center,'" he says. Tension grew between demands to make money for the company and keeping his manager's job, and the maintenance of his peace of mind. Further experiences didn't help.

Arriving at an apartment house to repossess a television and stereo, a frightened housewife recovering from a beating by her husband told Windhorst, "Please don't take anything. When my husband comes home and sees that this stuff is gone, he'll beat me black and blue."

"That's what it's like when you have to deal with families that are financially distressed, but I didn't like having to make those kinds of choices. It really made me feel bad," Windhorst says. When the roof of his store collapsed under the weight of a snowfall, a local television station requested the in-store video footage which was later syndicated nationally. Just before he was about to receive an \$8,000 bonus, Rent-A-Center fired Windhorst for honoring the stations request for the tape.

"They don't want any media attention on them whatsoever because they don't want anyone to know how much money they make,"

Windhorst says. An article on Rent-A-Center in the Sept. 22 *Wall Street Journal* reported that for the fiscal year ended March 31, Rent-A-Center's 1,200-store unit posted an operating profit of about \$90 million on revenue of \$560.3 million to make a 16 percent margin.

Windhorst hired a lawyer and appealed his termination after being fired and a judge recently ruled that Rent-A-Center must pay him unemployment benefits. Windhorst still plans on fighting the rent-to-own industry in larger ways, and hopes to testify against the industry once hearings in Washington begin. "I will work tirelessly to pass this [Gonzalez'] legislation. The industry as it is today exploits the poor and keeps them in a cycle of poverty."

Page, who says he had to manage threats of violence from customers and their occasional drinking and drug binges, grew to share some of Windhorst's feelings without becoming politically active. "I never had a problem taking a stereo away from a deadbeat, it was repossessing bunkbeds—knowing that it's not the kids' fault that was tough," he says.

Especially troubling to Page was having to secure customer promises to pay over the phone. "You really have to be abusive to them sometimes—raise your voice. Sometimes, you swear at them. At least half [of the employees] use abusive techniques, the other half get fired because they don't have the heart," Page says. "From the company window they can't see an abusive collector on the phone, they see a number [profit] on a report, then they call the zone manager to tell him what a wonderful collector he has."

The most disturbing phone collection Page witnessed took place when an employee asked a child if the mother, or customer behind on a payment, were home. When the child answered 'No,' the employee posed as a state social worker and threatened to take the child away to an institution. Panic-stricken and crying, the child then gave the phone to the mother, who was hiding from the call. "Basically, the company required that every penny be collected, but on the other hand, they wanted you to treat them [customers] with the utmost respect," Page says.

According to the one Rent-A-Center employee, who requested anonymity, one sure-fire technique for finding a past-due customer was to pose as an IRS agent. Using this identity, the employee phoned the customer's references listed on the rental agreement and told them he needed to give their friend a tax refund. The reference gave up the customer's address, and the van drove off for a collection or repossession.

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tactic sometimes used to get inside a house for repossession is especially snide. Cutting a customer's cable line, Rent-A-Center employees wait for the delinquent renter to walk outside, then enter the house through the unlocked door to confront the customer about the late payments. Rent-A-Center employees have also been known to wait for extensive periods outside doorsteps in full view of neighbors until a customer feels embarrassed enough to open the door and give up the merchandise.

These stories and others, including a report in the *Wall Street Journal* that some Rent-A-Center employees have even accepted sexual favors from customers in lieu of payments, give ample fodder to critics who charge the industry with "racketeering." When it comes to rent-to-own, consumer protection laws such as the Truth in Lending Act and the Fair Debt Collection Practices Act simply don't apply. "The core problem is that rent-to-own is not covered by laws on credit sales, so there's plenty of room for abuse," says Mierzewski.

Of course, few of these tactics are endorsed by the company spokesperson in Wichita, Kansas. "Anytime we find out about incidents like these, we punish them very quickly and severely," says Nancy Johnson. However, the company sees no conflicts between the goals of making collections and respecting customers. Rent-A-Center, and other rent-to-own companies as well, justify their exorbitant rental rates by pointing out that 12 out of every 100 pieces of merchandise is stolen, along with 20 out of every 100 VCRs.

As past Rent-A-Center managers, Windhorst and Page scoff at those figures, maintaining that no more than two-and-a-half percent of store merchandise was ever stolen or lost by customers. Pagers, one of the store's most popular items, aren't even rent-to-own but, because of the air-time included, rent-to-rent. Pagers were a rented item designed to get people into the stores to look at other products. "Probably half of [the pagers] we rented went to prostitutes and drug dealers and we knew it," says Page, "but the company didn't care as long as we rented out a whole lot of them."

Unlike Windhorst, Page plans on opening his own rent-to-own store with a partner, albeit a kinder, gentler rent-to-own that charges only enough to make two-and-a-half times the original cost of the item, as opposed to Rent-A-Center's three-and-a-half. "The rent-to-own that's out there isn't always ethical," says Page. "They [Rent-A-Center] have their little ploys about quality merchandise and quality service, but I don't think it's worth a three-and-a-half turn."

Due to recurring negative press, Rent-A-Center has taken a defensive position against the press, even sending out a video-taped message by CEO Bud Gates instructing employees on how to shoo away press inquiries. "The most important reason we will fight this battle is for our customers," Gates intones. "Be proud of what you do, and be proud that you do it better than anyone else in the world," he says, ending the message.

Back in Salt Lake, EZ Rent-to-Own executive vice president Alan Wheatley has nothing to hide, and is confident about what he does. Having looked at the rent-to-own question from almost every conceivable business and ethical angle, his approach is almost new-age in tone.

"Of course, anyone with even a second-grade education knows they're paying more. But I honestly believe we're providing a service for people with bad credit, no credit, or short term needs," he says with fervor. "People from the East benches come down here and see rent-to-own shops and they don't get it. That's because they've never been in positions similar to those of our customers."

Wheatley compares the use of rent-to-own to having dinner at an expensive restaurant: A person could easily fill their stomach for six or seven dollars at Hardee's and save a bundle, but people eat at an expensive restaurant for far more, knowing that it's expensive, and—here's the kicker—they do it of their own free will. How is rent-to-own any different? Or consider renting an apartment: Isn't that an even rawer deal than rent-to-own? After all, you could pay rent ad infinitum and still never gain ownership.

Helping customers gain ownership is Wheatley's most urgent cause. He claims to have a 30 percent success rate, but hopes to see a 45 percent to 50 percent rate one day. "The tragedy is that some of these people never, ever end up owning anything they rent because the companies they rented from in the past never worked with them to help achieve that goal. "The saddest thing is to have some guy come in here who says, 'I rented from everyone but they don't want me anymore so I come here,'" Wheatley says, imitating a Mexican barrio accent.

The entire rent-to-own industry should not have to suffer because of some poor examples, Wheatley believes. When it comes to collecting fees or repossessing merchandise, he says honey works better than vinegar. Although his EZ Rent-to-Own store doesn't display the total price on each piece of merchandise like Rent-A-Center, customers are told explicitly what that price is when they sign an agreement. Ten to 15 percent of the store's customers receive welfare

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or state assistance and, as long as their payments are scheduled with the arrival of their checks, these people are never a problem. If customers experience tough financial times, they can work for the store to pay off their rate. Gonzalez' proposed bill would put him out of business, Wheatley says. High rates are necessary to absorb the costs of theft and maintenance, costs that retailers don't have to carry.

Early this year, Wheatley was a principal player in the support of Utah's Rental-Purchase Act of 1993. Based on model rent-to-own legislation in Virginia, it protects individual rent-to-own stores from other less scrupulous stores, and requires stores to disclose the total rent-to-own prices to customers. Consumer activists in Washington say these kinds of laws are biased in favor of business because they don't require stores to give customers effective annual interest rates on items, nor do they give rent-to-own customers the same consumer protection laws enjoyed by affluent consumers in credit transactions. The rent-to-own bill in Utah became law without a fight. It's probably just as well, since Utah, unlike the 35 states in the country, has no provision regulating interest rate ceilings in its consumer credit code.

Critics in Washington aside, the rent-to-own industry has its best support in its customers. "No one drags these people off the streets," as Rent-A-Center CEO Gates likes to point out. Indeed, most of these people aren't even aware they're being taken advantage of. One 34-year-old single mother of two has rented merchandise from Rent-A-Center for four years. She rents a 19-inch TV, a stereo, and big-screen TV for \$300-a-month. "If I go to Circuit City, I'm gonna be paying pretty much the same price," she says. "It's not that big of a difference."

While he doesn't make the analogy himself, Windhorst sees the issue as a case of helping people who aren't able to act in their own best interest. "Why have we become a nation with a \$4 trillion national debt? Because society forgot the importance of teaching people the difference between wants and needs. A person on welfare doesn't need a 52 inch big screen TV, and there shouldn't be businesses that can so easily take advantage of a situation like that."

Struggling against market forces aside, Windhorst realizes that his message will probably have little impact on those who need to hear it most. "I worry that these people will never know just how much they're being taken advantage of. The only way they're going to hear about it is by watching TV." Make that a rent-to-own TV.

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A CONSUMER PERSPECTIVE OF HANDGUN CONTROL IN THE U.S.

This paper examines the public policy issue of handgun control from a consumer perspective. In order to accomplish this task, the body of research that investigates attitudes towards and utilization of handguns by consumers is summarized and analyzed. The paper closes with public policy recommendations that are explicitly consumer-based and attempt to balance the needs of gun owners with the interests of society.

According to the Federal Bureau of Alcohol, Tobacco and Firearms (ATF), the total number of civilian guns in the United States doubled between 1950 and 1970, then doubled again between 1970 and 1990 (Eckholm 1992a). The result is that more than 200 million firearms circulate within the United States, representing approximately four guns for every five persons (Salt Lake Tribune 1994). Four to five million new weapons are added to this arsenal annually, split evenly between long guns, such as rifles and shotguns which are used primarily for hunting, and handguns, the firearm of choice for citizens seeking self-protection as well as for drug dealers and other criminals.

Few consumer goods are tied so closely to the origin of this nation as firearms. Our democratic tradition guaranteed that the "right to bear arms" for self-protection was ensured (Kilborn 1992; Eckholm 1992a). However, in the 1980s amid declining sales for most types of guns, manufacturers responded to a shift in consumer preference due, in part, to media attention in programs such as *Miami Vice* that may have inadvertently increased the level of national vio-

lence, especially in urban areas (see Alexander and Stewart 1989). This shift was in the handgun of choice, from revolvers to semiautomatic pistols. Compared to standard revolvers that hold six rounds in a revolving cylinder, bullets in semiautomatic pistols are spring-loaded into the firing chamber with each shot for quick firing. Further, the magazines of such weapons often hold more rounds, and reloading can be done easily. Not surprisingly, these weapons are confiscated in violent crimes at rates higher than their number in circulation.

Access to these handguns is obtained through the 270,000 dealers with a federal firearms license (Terry 1992)¹⁸. This easy-to-obtain license costs \$30, is good for three years, and allows the licensee to buy and sell guns across state lines. While such transactions are subject to local, state, and federal laws, violations are widespread as enforcement is difficult. For example, gun shop owners and other individuals with licenses will rent booths for \$20 at gun shows across the nation to buy and sell weapons. Signs are posted at the shows warning that all laws must be obeyed; however, sales are poorly

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supervised and compliance is suspect. Also, federal laws traditionally have been weak due to the activities of the pro-gun lobby, and many states, including Arizona and South Carolina, have few restrictions, leading to gunrunners selling weapons from lenient states in others with greater restrictions.

Legislation placed before the 100th Congress by Senator Howard Metzenbaum attempts to correct this deficiency. This Bill, titled the Handgun Prevention Act of 1987, provided for a waiting period for the purchase of all handguns so that local law enforcement officials would have the time necessary to conduct background checks on potential buyers. Renamed the Brady Handgun Violence Prevention Act after Ronald Reagan's Press Secretary James Brady who was shot in 1981, it languished in the 100th, 101st, and 102nd Congresses. A modified version recently was passed by the House by a vote of 238-189, requiring a wait of five business days before a handgun buyer can receive a weapon. However, this requirement will be lifted whenever a national "instant check" database of criminal records is assembled or after five years. Following similar debate in the Senate the bill was passed, but the time period for the development of the instant check system was reduced to four years. The complete bill, which emerged from a conference of House and Senate negotiators and signed into law by President Clinton on November 30, 1993, is contained in the Table.

Table 1 Highlights of the Brady Bill

1. Requires a five-business-day waiting period before an individual can buy a handgun. This waiting period ends after five years.
2. Requires local law enforcement agents to check whether the potential buyer is eligible to purchase a handgun. Those ineligible include minors, felons, fugitives, drug and alcohol addicts, and illegal immigrants.
3. Authorizes spending \$200 million per year to help states update or improve criminal records for use in a national background check system.
4. Requires the local law enforcement agency to provide the reason for rejection of a buyer's bid to purchase a handgun within 20 days.
5. Requires notification of state and local police of multiple handgun sales.
6. Prohibits labeling packages in interstate commerce that show they contain firearms in order to deter thefts.
7. Makes it a federal crime to steal firearms from licensed gun dealers, punishable by a fine of \$10,000 and 10 years in prison.
8. Increases fees for federal firearms licenses to \$200 for the first three years and \$90 for renewal.

Source: Associated Press, November 25, 1993.

Prior to the implementation of this bill, easy access to handguns may have resulted in an increase in firearm-related violence. In 1991, there were 270,012 firearm-related robberies, 259,800 firearm-related assaults, and 12,408

handgun-related homicides (Bureau of Justice Statistics 1992). Nationally, if current trends continue unabated, guns will overtake automobiles as the leading cause of deaths by injury (Otto 1994). Nonetheless, the national debate over gun control remains one of the most contentious in our society. The purpose of this paper is to examine this public policy issue from a consumer perspective. In order to accomplish this task, the body of research that examines attitudes towards and utilization of handguns by consumers is summarized and analyzed. The paper closes with public policy recommendations that are explicitly consumer-based.

CONSUMERS AND HANDGUNS

Much attention in the political debate over firearms focusses on gun owners who purchase and utilize guns for hunting and sport shooting. These consumers appreciate guns for their intrinsic value and the pleasure their utilization provides, and they typically own seven or more weapons (Kilborn 1992). Such individuals often belong to gun clubs, participate in firearm competitions, and exhibit their collections with pride.

Recent evidence, however, suggests that hedonic motivations are not the driving force behind most gun purchases, especially handguns. A poll by the NRA of their members found that over 58 percent purchased their last handgun for self-protection (Goerne 1992). In the wake of extensive publicity over senseless and violent crimes such as the "Rolex Robberies," "Yogurt Murders," "Central Park Jogger," and "Utah Tourist," many Americans have become increasingly fearful of attack. An *Adweek's Marketing Week* poll designed to assess the public's perceptions of various social, health, and economic issues found that respondents erroneously believed that 52 percent of the population had been robbed, mugged, or burglarized in the past (Kerr 1992). Rather than changing their lifestyles to avoid these confrontations, some consumers who previously were unlikely to buy have opted to purchase and learn to use handguns for self-protection and safety. For example, following spring 1992's riots in Los Angeles, the number of handguns legally sold increased by 50 percent in the surrounding areas, a 20-year high (Kurtzman 1992).

Researchers explain this behavior with the "fear and loathing" theory. According to this interpretation, consumers buy handguns primarily as a defensive weapon against criminals (see Hill, Howell, and Driver 1985). Given the recent perception of increasing crime, this approach would predict a boost in handgun sales as a way to reduce the fear of victimization.

Recent evidence, however, suggests that hedonic motivations are not the driving force behind most gun purchases, especially handguns.

Additional research in this area has identified several factors that moderate the relationship between fear of crime and gun ownership. For example, Smith and Uchida (1988) found that defensive weapon ownership was inversely related to the perceived ability of other forms of social control such as the effectiveness of police. Thus, consumers take steps to help themselves when their faith in protective agencies diminishes. Further, gun ownership is impacted by subcultural and gender issues as well as racial prejudice. Studies reveal that men are more likely than women to own and use a firearm due to what Bryant and Shoemaker (1988, p. 61) refer to as the traditional "male role-conceptualization as a firearm user." Also, persons residing in a traditionally southern cultural context that acquaints individuals with firearms early in life possess and carry guns more frequently for protection against crime than individuals from other areas of the nation (Young 1986). Finally, because of the prevailing public image of criminals as young black males, racial prejudice among whites leads to aggressive feelings towards criminals, and increases the probability of their owning guns (Young 1985).

HANDGUNS AS A DETERRENT TO CRIME

Underlying defensive handgun ownership is the belief that the presence of guns is an effective deterrent to crime (Bankston and Thompson 1989). According to Kleck (1988), private gun use against violent criminals and burglars is about as frequent as legal actions such as arrests, and is a more prompt and severe form of social control. For instance, in 1980 guns used defensively by potential victims resulted in the deaths of approximately 2,800 felons and the injury of 16,000 others.

While these data suggest the *potential* for a deterrent effect, by themselves, they are insufficient for three reasons (McDowall, Lizotte, and Wiersema 1991, p. 543):

First, it is uncertain whether civilian gun ownership *deters* crime or *displaces* it from one

victim to another. If an offender believes a potential victim is armed, he or she may simply find a substitute who is perceived to be less likely to possess a firearm.

Second, armed victim resistance is possible in relatively few criminal incidents. Most burglaries occur in unoccupied homes, and violent offenses, such as robberies, commonly involve an element of surprise.

Third, criminals have very limited information about whether a potential victim is armed.

Furthermore, Kleck and McElrath (1991) found that while the use of firearms during an attack reduces the probability of injury to victims as well as assailants, once injury occurs, their use increases the probability of death. Thus, the overall net effect of the use of handguns by victims on the probability

of their deaths may be very close to zero.

Any crime-reducing effects, however, must be balanced with other negative factors associated with handgun ownership. The increase in household ownership of handguns over the last 25 years has been associated with higher firearm suicide and homicide rates in this country (Price, Desmond, and Smith 1991). Investigators in a case-controlled study of suicides in the Memphis and Seattle areas found that the risk of suicide in a home with a loaded gun was nine times greater than in a comparable home without guns (Herman 1992). Brent et al. (1991) found that this increased risk was constant across methods of firearm storage within the home, particularly for adolescents. Further, the majority of firearm homicides in this country involve family mem-



bers or friends rather than criminals. In a six-year study of shootings in the home, Kellerman and Reay (1986) found that for every self-defense shooting in reaction to the perpetration of a crime, 43 family members were killed by guns. Such statistics suggest that domestic arguments that might otherwise have ended in a fist fight may lead instead to a gun fatality when such weapons are available.

In summary, the literature suggests that the primary reasons for purchasing a handgun are the comfort and perceived safety they provide to consumers who are regularly confronted with senseless and violent crimes through the media and within their communities. While certain demographic characteristics increase the likelihood of ownership among certain groups, lack of faith in social control mechanisms such as the police and courts of law tend to increase defensive weapon ownership in general.

Nonetheless, the question of whether ownership of handguns meets these consumer needs is subject to debate. For instance, the integrity of some of the research that supports this position has been questioned (e.g., Kleck 1988), while others suggest that the potential for a deterrent effect is not often realized. More importantly, however, any crime reducing effect should be offset by other problems associated with handguns such as suicide. In total, it seems that more harm than good is the outcome for consumers.

PUBLIC POLICY RECOMMENDATIONS

Guns are potentially lethal weapons that empower individuals whether they are crime victims or criminals. These weapons are a source of both social order and disorder, depending on who uses them. Further, while all guns are deadly, some firearms are more harmful because they are more likely to be used in violent crimes. In the U.S., handguns fit this description since they are employed in more than 75 percent of firearm-related homicides and robberies, and a majority of the suicides where guns are the method of choice (Zimring 1991).

The findings of Tyler and Lavrakas (1983) suggest that the primary motivation for supporting or opposing gun control is the belief that such legislation would lessen or expand the crime rate. A 1992 *New York Times*/CBS News poll found that gun consumers as well as the general public support limited controls because they believe such laws deter criminals (Lewis 1992). For example, 82 percent of gun owners and 86 percent of the general population favor a national law that would require a seven-day waiting period between the time a person applies for a handgun and the time it is sold to

The pro-gun lobby in this country, which is led by the NRA, believes that any gun law is a foot in the door that eventually will lead to the wholesale confiscation of private firearms.

allow for a background check.² Further, 76 percent of gun owners and 79 percent of the general population agree with a complete ban on military-style assault weapons (also see *Salt Lake Tribune* 1994 for more areas of agreement between these groups). Nonetheless, while the public is concerned about the misuses of firearms, there also is widespread support for uses such as hunting.

The pro-gun lobby in this country, which is led by the NRA, believes that any gun law is a foot in the door that eventually will lead to the wholesale confiscation of private firearms. One gun-control group has stated that this argument is "analogous to suggesting that the issuance of a driver's license and mandatory vehicle registration is the first step toward confiscating cars" (Executive Director's Report 1988, p. 8). In reality, legislation should be designed to meet the desires of the majority of the American public and gun consumers who favor limited controls, while simultaneously safeguarding the rights of lawful gun users.

To this end, groups such as the International Association of Chiefs of Police (1988) have recommended that the following features be included in a national screening program for handgun purchasers:

1. Positive verification of the identity of a prospective purchaser or permit applicant.
2. A waiting period³ to allow for a background check by local police agencies that also would provide a "cooling off" period for individuals pursuing crimes of passion.⁴
3. The total costs related to this system would be supported by an appropriate fee charged to each applicant.

The records of states that have instituted similar programs argue for such a national policy. For example, in the 19 years that New Jersey has required a background check for handgun purchases, 10,000 convicted felons have been caught trying to buy handguns. In California, the state's 15-day waiting period caused 1,200 prohibited gun buyers to be apprehended in one year alone. Further, this law does not include prohibitions on long guns such as shotguns and rifles used primarily for hunting and sport shooting. Thus, it maintains access to firearms by consumers for legitimate purposes while restricting access to guns that have a higher probability of being used for illicit aims.

CONCLUSION

This paper has attempted to frame the matter of gun-control from a consumer perspective. While some readers might argue that the restrictions proposed are in violation of the

Second Amendment, several legal scholars believe that restraints are permitted when special dangers to the population exist (Hardy 1986). Further, these legislative solutions do reflect the attitudes, feelings, and behaviors of a majority of the general public as well as gun consumers in the United States. The experiences of the Nation under the Brady Bill may provide additional empirical support for this position.

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¹ It should be noted that most of the 270,000 dealers do not market firearms.

² A recent poll by LH Associates found that 68 percent of respondents who identified themselves as NRA members favor a five-day waiting period before a handgun purchase (see Saker [1993] for more details).

³ Virginia recently initiated an instant check system that one reviewer believes is as effective as waiting period laws. However, this approach fails to consider the possibility of a link between crimes of passion and immediate access to firearms (a position which the reviewer disputes).

⁴ It should be noted that no study (to my knowledge) has specifically investigated the link between recency of handgun purchase and misuse. Thus, additional primary research is necessary to study this relationship.

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TECHNOLOGICAL CHANGE AND THE ELDERLY

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chnological products and services can

increase independent living by the elderly thus improving quality of life and reducing care costs for families and society.

CHARACTERISTICS OF THE ELDERLY

With an aging world society, policy makers, researchers, and producers need to give more attention to the role of technology in helping the elderly maintain independence and self-sufficiency. The purpose of this paper is to explore the relationship between quality of life of the elderly and technology. Emphasis is given to the development and adoption of consumer products to meet the elderly's needs. Desirable product characteristics and factors which influence the elderly's adoption and use of technology are discussed.

DEMOGRAPHICS OF THE ELDERLY POPULATION

The elderly are a growing proportion of the population in much of the world. The number of persons 60 years and older in the world is expected to increase from 376 million in 1980 to 1.1 billion in 2025. At that time, one of every seven individuals will be age 60 or older (Schewe, 1988). Today, in the United States one in every five persons is over age 55 and one in every nine is over age 65. As average life expectancy increases and our population ages, the quality of life of those additional years needs attention. Important elements of this quality of life include self-sufficiency and independent living. The ability to design an environment and products for use in that environment, which will promote independence and delay institutionalization, may reduce both the time and monetary costs of elder care.

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Self-sufficiency is an important element in quality of life. The desire to remain in one's own home, in familiar surroundings, is important to many elderly. In the United States, 30% of the elderly population live alone (U.S. Bureau of the Census, 1991). The likelihood of living alone increases with age. The share of those older than age 75 who live alone is nearly double the share of those between ages 65 and 74 who live alone (Belsky & Hartwigsen, 1992). Because women outlive men on average, and because women are often younger than their spouses, the percentage of elderly women living alone is higher than the percentage of elderly men living alone.

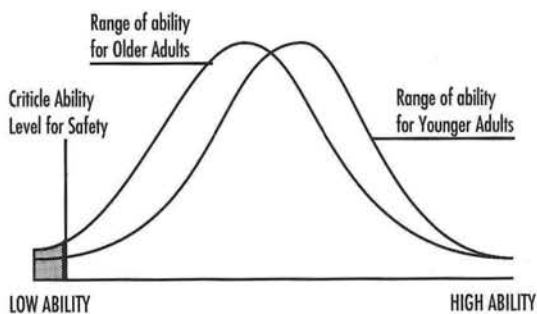
However, with advancing age comes a greater need for assistance with everyday activities. While 9% of those ages 65 to 69 need assistance, the proportion increases to 45% among individuals ages 85 and older (U.S. Bureau of the Census, 1990). The ability to function independently even with disabilities may be a major factor in determining whether persons are able to remain at home. Technological products, the living environment and social services may increase the elderly's ability to live independently and reduce the stress of caregivers providing assistance. Thus the potential of new technologies to enhance the elderly's ability to live alone is important.

AGE AND PRODUCT USE

Since, the aging process varies among individuals, chronological age may not be the best

measure. Policy research and initiatives should consider physiological, psychological and sociological factors. Cognitive age and functioning may be more important than chronological age.

Individuals of all ages vary in their ability to safely use products and maintain independence. However, older adults represent a much greater proportion of the individuals at the critical lower end of the scale, where there is a greater risk of injury (Figure 1). A product designed to meet the needs of most consumers may not meet the needs of all, and the few people at the extremes are the most likely to be excluded. Since more older consumers are at the lower end of the scale, the elderly may be less able to use a product designed for the general public or to use it safely.



The curve height represents the number of people that have that level of ability. Source: U.S. Consumer Product Safety Commission. (n.d.). Product Safety and the Older Consumer.

Figure 1 Level of Ability

TECHNOLOGY—ADOPTION AND USE

The products or services provided by technological achievements can promote independent living by the elderly. Katzowitz (1989) reported that Monk suggests technology can assist older persons to regain control of their lives and environments, enrich the quality of their lives and enable them to overcome loneliness, and reduce the stresses and demands currently placed on caregivers. Technology can automate repetitive or continuous functions; perform heavy tasks requiring great energy or special motions; compensate for or optimize abilities; monitor and control for well-being, safety and security; and assist communication (Brink, 1992).

At least six factors may influence the elderly's use of technology: product knowledge, product experience or habituation, relevance of the product or service to the needs of an individual, freedom of choice to accept or reject, whether the product/service promotes assimilation into the mainstream of society or establishes a difference barrier, and, finally, cost.

Bjørneby and Clatworthy (n.d.) suggested that the elderly's interest in self-service technology is related to the amount of information they receive and the relevance of the service to their needs and lifestyle. This has also been supported by Gilly and Zeithaml (1985) who reported that the elderly accepted electronics funds transfer because it met their needs and was effectively communicated to them.

The literature is beginning to show the importance of having experience with a new product (Dickerson & Gentry, 1983). Meeks, Sweaney, and Swagler (1992) found that participants testing an array of new product choices changed their response once they had experience with the entire set of options. Consumer evaluation, in part, depends on concern or interest in the product category. Katzowitz (1989, page 12), quoted Dibner & Hauger, "People can't conceptualize certain things until they interact with them. One hundred years ago, no one said they needed an auto. We need to find clever ways to harness user involvement."

To use technology appropriately, an older person must know and understand the technology. That may involve an investment of time, development of new skills, and an understanding of the capabilities of the product or service. The elderly may choose not to use a product or service because they do not want to make the human capital investment necessary to achieve an efficient level of functioning.

Bjørneby and Clatworthy (n.d.) indicated that the elderly must use technology by choice and not by force. Technology should not replace a social network, a factor that is often ignored in the United States. Beck and Joseph (1992) reported that 15,000 people have joined SeniorNet, a six-year-old San Francisco-based organization that allows older people to use a computer network to stay active and informed. Bjørneby and Clatworthy suggest user involvement in system development will improve acceptance.

In addition to product characteristics and interactions which foster use of technological products or services, researchers have examined demographic factors that influence the adoption and diffusion of innovations. Empirical research suggests that more highly educated individuals with higher incomes in higher status occupations will more quickly adopt new products or use new services (Dickerson & Gentry, 1983; LaBay & Kinnear, 1981; Taylor, 1977; Wang 1990). Higher-income households are better able to risk trying a new product; higher educational attainment will facilitate understanding the technology and its potential benefits; higher status occupation holders may have

The products or services provided by technological achievements can promote independent living by the elderly.

more experience with new technology in the workplace.

However, the empirical literature is not clear on whether older persons are more or less likely to be adopters. Rogers and Shoemaker (1971) suggest that older persons are more likely to be

adopters while LaBay and Kinnear (1981) suggest the opposite. Meeks & Sweaney (1992) found no relationship between age and ownership of microwave ovens, computers, video cassette recorders and compact disc players.

However, length of ownership of computers was negatively related to age, that is, younger households had owned computers longer. Also, video cassette recorder usage declined with age which could be the result of technical complexity or different tastes and preferences (Meeks & Sweaney, 1993).

The benefits of technology needs to be balanced against the cost. Cost includes, not only the economic costs but factors such as the emotional costs of isolation or time costs of relatives. Technology can improve the quality of life for the elderly. Society must determine the most appropriate designs and uses.

TECHNOLOGY—CONSUMER PRODUCTS TO PROMOTE INDEPENDENT LIVING

The literature on consumer products that could assist the elderly is limited. Three groups of products have been examined: computers, telecommunications technology, and electronic innovations. Some attention has also been given to redesign of traditional household equipment.

Computers can increase accessibility to services, provide alternative communication systems, improve visual options and reduce the need for physical mobility skills. Computers with printers can help those with a hearing loss to communicate. Computers can also be attached to scanners that can "read" regular text and convert it into braille printout, large print, or high-contrast magnified print. The use of touch screens and voice activation reduces the need for key-boarding skills. Shopping



channels, polling, health information, and exercise programs can be distributed through interactive television or personal computers.

Telecommunications technology can improve and increase contact with caregivers. Interactive television and computer networks (electronic mail) can provide social contacts as well as information to social service agencies. Telephone amplifiers can enhance clarity and understanding of speech for the hearing impaired. Tone ringers or lighting devices that flash can signal that the telephone is ringing.

Electronic innovations can assist in memory functions and increase safety and security. Items such as Smart Cards can assist the elderly in remembering a variety of items from taking medicine to ordering groceries to remembering birthdays or bill due dates. A PERS (Personal Response System) can provide the elderly person with immediate access to a friend, relative or emergency service such as the police, fire department or ambulance. The press of a button can alert the monitoring staff to the caller's identity and need. The majority of the 45,000 current users are older women living alone (AARP, 1992).

Home automation systems provide a means of environmental control and may be integrated with help systems. Home automation systems can provide voice control, remote control or control of equipment through timers. This is especially useful for individuals who have difficulty with the normative means of equipment control. Built-in safeguards can provide protection in case an individual becomes confused. A home security system may be part of the home automation system. Home security systems will have a role in providing safety assurance and maintenance of contact with relatives, friends, or caregivers.

Pocket-sized reading machines can assist the visually-impaired. Listening machines will translate spoken language onto a screen for the deaf. Personal emergency response systems, which operate via hand-held transmitters, send impulses through telephone lines from the home to a central security station or response center. The center can alert family, police, fire or medical personnel that help is needed.

Redesign of traditional household equipment can include elements to make the products easier for the elderly to use (NAHB, 1991). Considerable effort has been spent in identify-

ing problems with current household equipment (Bjørneby, 1992; U.S. Consumer Product Safety Commission, n.d.) and product designs and services that could be used to improve an individual's daily life (Bjørneby, 1992). Application of this work is now needed.



TECHNOLOGY—SAFETY CONCERNS

To develop appropriate technology, it is important to list the desired product characteristics. Safety and reliability should be high on the priority list. Other important characteristics include comfort, convenience, and sociability.

Safety is important since the accidental death rate for the over-65 age group is more than double that of the rest of the population; this age group accounts for about 45% of all home injury deaths (Armstrong, 1986). Although older persons sustain fewer injuries than younger persons, recovery from an injury takes three times longer for an elderly person than for a child or adolescent. The most common causes of injury

and death in home accidents involving the elderly are falls, fires, burns from contact with hot sources and scalds, electrical shock, and poisoning. NEISS (1990) data reveal that a high injury rate is associated with particular products; for example, falls or slips are related to loose carpet and rugs, stairs, stools, telephone accessories, and nightwear. However, in the past these injuries have been regarded primarily as part of the aging process with little attention given to the possible redesign of the products associated with the injuries (Valente, 1992).

TECHNOLOGY—ENGINEERING PSYCHOLOGY CONCERNS

Reliability of technical services, whether provided by equipment within the home or by institutions outside the home, is important even if it costs somewhat more. If a service is automated, it needs to function as designed or the elderly will avoid using it. Manual backup systems also need to be available. Familiarity with design and symbols will increase ease of use and feelings of reliability and comfort. Comfort can be not only physical but also psychological. For example, a video cassette recorder that is not user-friendly is not psychologically comfortable to use. Meeks and Sweaney (1922) reported that use of video cassette recorders declined with age and suggested that this could be the result of technical complexity or different tastes and preferences.

Convenience is an important characteristic to be incorporated into products and services. Remote-controlled appliances, speaker phones, and portable phones can add convenience to one's lifestyle. Product packaging, particularly for frequently used items such as food or medical products, needs to be designed to be easily opened by elderly consumers. The convenience of home deliveries and availability of customer vans can increase the purchase of products or services. Although the elderly want to eliminate hassles and problems, the importance of saving time is less relevant to the elderly than the nonelderly.

Many seniors are less sensitive to price but very value-oriented [In the United States, the elderly have control of over 50 percent of the nation's discretionary income (Schewe, 1988)]. However, mature consumers make fewer larger purchases (Wylde, 1993). They neither have a desire to acquire items nor are many of their possessions in need of replacement. The elderly do not physically use and abuse products in the same way young families with children do.

Design elements which support the functional and emotional needs of the elderly include ease in handling and carrying; ability to control

with one hand; precise handling not required; easy maintenance; large easy-to-read type and graphics with good contrast; easy-to-understand feedback or response; reduced bending and stretching; easy to reach, grip, and grasp; usable with limited strength and dexterity; mobility aided; cognitive process and memory enhanced; and stress and anxiety reduced (ICSID, 1989). Many of these design elements can be incorporated into products or the environment at a relatively low-cost, low-technology level. Extending the design range to include all consumers may be difficult, impractical, or even impossible. A more promising approach is to design a product that does not challenge user limitations. There needs to be adjustability, choice and reduced complexity of all tasks and operations.

Bowe (1988) reported that any item that is an emblem of age will not be used. The elderly want to avoid the stigma of being different. Many are repulsed by negative stereotypes of aging advertising. Bowe (1988) noted the failure of videotex on closed-caption TV because it emphasized the difference factor. The elderly refused to pay the additional cost to add a device to the television set that would allow text to be printed on the screen because this made their television sets and viewing different. In 1990, the United States passed a law requiring that all color television sets of 13-inches or larger manufactured or imported on or after July 1, 1993 have closed-caption decoders reducing the difference factor and lowering cost of production. In addition, the Federal Communications Commission has set a performance standard for caption-inclusive TV receivers, thus lowering the cost.

CONCLUSIONS AND RECOMMENDATIONS

The increasing size of the elderly population makes them an important target for technological products and thus the related issues are important. Society has the ability to produce an array of technical assistance aids and to provide automated services to improve the elderly's quality of life. Technology may help the elderly to remain independent and self-sufficient. However, despite its potential, it is important to understand that technology cannot fulfill all the needs of the elderly. A technological solution to a problem may not fulfill social, psychological or emotional needs.

Teams comprised of engineers and social scientists are needed to develop a holistic approach to help the elderly maintain independence. The engineers could develop alternative technological products and services. Social sci-

The elderly want to avoid the stigma of being different. Many are repulsed by negative stereotypes of aging advertising.

entists could test the products and services with elderly consumers to develop product refinements to better meet needs such as comfort and convenience. Social research could also help to determine acceptability to elderly end-users of proposed products or services.

Educators can help students understand the interrelationships between engineering solutions, design possibilities, and needs of elderly consumers. A household equipment or family resource management class are two appropriate settings for discussion of such interactions. Educators can also facilitate consumers' learning about technological innovations. Many states offer an assisting technology program, which provides information on the latest technology as well as sources of support. These programs can assist the novice consumer in learning about the availability, characteristics and costs of products and services.

There is some empirical research which suggests factors such as information and habituation will influence adoption of innovation. The factors, which will influence adoption and use, need to be examined for the entire range of products and services. Actual testing and use of products and services by elderly consumers will increase marketplace acceptance.

Other research needs to be directed to studying how technology will shift activities within the household, and between the household, caregivers and the market. The benefits of technology need to be balanced against the cost. The cost includes not only economic costs but factors such as the emotional costs of isolation or time costs of relatives. Technology can improve the quality of life for the elderly. However, society must determine the most appropriate designs and uses.

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WHAT NEXT FOR CLASSI?

T

here is no doubt that Bannister and Monsma's

(1982) *Classification of Concepts in Consumer Education* (referred to as *Classi* throughout this article) helped coalesce and clarify the divergent field of consumer education. Several educators at a discussion of *Classi* at the 1988 American Council on Consumer Interest (ACCI) Conference complimented *Classi* for such merits as being a major contribution to consumer education. One discussion noted that since its publication, very few changes have been recommended. Nonetheless, it was pointed out there may be several factors that would cause us to rethink *Classi*.

To that end, several of the educators at this conference contributed to a discussion of, "what next for *Classi*?" They discussed its application in research, especially content analysis; its application in practice (education, government policy development, and program development); its usefulness for consumer information resource material development; the necessity and potential nature of a sequel dealing with process rather than content and competency as well as knowledge; and the identification of new markets for *Classi*. These discussions were published in a series of articles in the 1988 ACCI Proceedings.

The 1988 ACCI conference discussants dealt with the expansion, diversification and clarification of *Classi*. This paper hopefully contributes to this dialogue by offering insights gained from analyzing three recent Canadian efforts which used *Classi* as a conceptual framework: (a) "Project Real World," a Canadian high school

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consumer education curriculum; (b) an adaption of *Classi* resulting in a model for consumer decision making from a macroscopic, ethical, ecological, global perspective; and (c) a content analysis of consumer study courses offered in home economic and/or human ecology programs at Canadian universities.

MAKE CONCEPT NUMBERING SYSTEM AND ACCOMPANYING TEXT CONSISTENT

The 147 concepts in *Classi* are organized on four levels and labeled the Concept Numbering System (CNS) (p.12-13). Two areas of inconsistency in *Classi* between the CNS and the text became evident as a result of using *Classi* as a conceptual framework to conduct a content analysis (McGregor & MacDonald 1989, 1993). In order of presentation, these involve the concepts of rights and responsibilities and disposal of goods and services.

RIGHTS AND RESPONSIBILITIES.

There appears to be an inconsistency between the information in the CNS on pages 12-13 in *Classi* and the accompanying text as regards consumer rights and responsibilities. While the CNS lists five rights, the accompanying text recognized those five plus two more as shown on pages 41 and 42. The same inconsistency persists with regards to consumer responsibilities; the three responsibilities noted in the CNS do not correspond to the seven rights.

These inconsistencies can easily be dealt with so that *Classi* can effectively be used in research, educational practice, policy development and with wider audiences. The CNS can be amended by adding, to the *Citizen Participation* concept, the fourth level concepts of a right to a clean environment, a right to be heard (representation in the policy process), a right to consumer education and a right to privacy. The addition of these or any rights needs to occur in conjunction with the addition of the respective fourth level consumer responsibilities, in this case: complain; choose, use and dispose of goods and services safely; make voice heard in policy process; avail self of consumer education; search for, evaluate and use information; and be vigilant with financial and personal information to ensure privacy. The result is a consistent representation of eight commonly recognized rights and responsibilities (Harland, 1987; McGregor, 1994; Merciai, 1986) appropriate to consumer education. To ensure internal consistency, the consumer rights should be presented so that they parallel the respective responsibilities (McGregor, 1992, pp.10-12; McGregor, 1994).

DISPOSAL OF GOODS AND SERVICES.

A content analysis also led McGregor and MacDonald (1989) to erroneously conclude that there was not an explicit mention of the disposal of consumer goods and services under the first level concept of *Resource Management*. Subsequent concern for this conclusion led them

The concept of efficient use is shown to encompass not only efficient use of resources to consume a good and service but also to produce it and to dispose of it.

to reexamine *Classi* for the existence of this concept (McGregor & MacDonald, 1993). The third level concept of *Conserving* has three sub-concepts, one includes efficient use. Perhaps, by implication this could mean disposal, but it was not obvious in the CNS. When one turns to the accompanying text in *Classi*, however, the concept of efficient use is shown to encompass not only efficient use of resources to consume a good and service but also to *produce it and to dispose of it*.

This inconsistency between the table and the text frustrates (but does not negate) accommodating the now urgent concern for diminishing scarce resources and the call for resource conservation at all levels of environments (local, domestic and global). It can be readily rectified by adding both *efficient production* and *efficient disposal* as additional fourth level concepts under *Conserving*. The authors of *Classi* may also want to consider Lusby's (1992a) work which extends the concept of efficient resource use by advising us that responsible consumer decisions should not include the assumption that we have to buy. Lusby suggests that the economic decision not to buy can be a very responsible consumer decision, and, by implication, a responsible social, political and ecological decision as well. Perhaps this could be accommodated by including an additional fourth level concept, *critically reasoned decisions* under *Conserving*.

MORE EXPLICIT RECIPROCAL RELATIONSHIP BETWEEN CONSUMER AND ENVIRONMENTS

"Project Real World" (1992), a Canadian high school consumer education curriculum, used *Classi* as its sole conceptual foundation.¹ A roundtable on Project Real World (PRW) was conducted at the 1992 ACCI Conference in Toronto (see, McCreary, et. al., 1992). PRW is a five module, activity based consumer education program, designed to empower Grade 10-12 students to cope with, question and manage the multitude of changes in the macro environment impacting on the adolescent consumer in the marketplace.

A perceived shortcoming of PRW is that there is inadequate incorporation of the reciprocal relationship between consumers and their near environments (McGregor, et. al., 1993). This is a reasonable concern because *Classi* does, in fact, account explicitly for the principle of reciprocity.

Despite the clear depiction of this reciprocal relationship in a separate diagram in on page 7 of *Classi*, sole reliance on the CNS as a coding instrument for a content analysis resulted in the

perception that the conceptual framework failed to convey the inherent principle of reciprocity (McGregor, et. al., 1993). Given that *Classi* inherently accommodates reciprocal relationships between consumers and their environments, why would these authors conclude that Project Real World, based on *Classi*, failed to instill the principle of reciprocity? Again, this is a possible result of an inconsistency between the information in the text and the information in the CNS. To illustrate, the first level concept of *Decision Making* recognizes the *External and Personal factors affecting the consumer decision*, but not vice versa. Yet the *Classi* states expressly on page 6 that “consumers influence and are influenced by these external factors.”

This inconsistency could readily be addressed by amending the headings in the CNS from “External and Personal factors affecting the consumer decision” to “External and personal factors affecting and affected by the consumer decision”. With this change, users of *Classi* are more aware of the need to include the impact of consumer decisions on other systems as well as the impact of these systems on the consumer.

An additional means of building the concept of reciprocity into the classification scheme may be to consider drawing insights from recent research on the concept of incorporating a global perspective into the study of consumer behavior. To illustrate, Lusby modified and expanded *Classi* such that the new version “introduces educators, marketers, and consumers to a more global perspective from which to consider consumer decisions [and consumer education]” (1992b, p.230). Lusby’s work contributes such concepts as consumer ethics, the ecosystem perspective, the cradle to grave

product and service perspective, and the concept of local, domestic and global realms. These could be added as a fourth level—*Conserving* concepts.

Two other Canadian researchers have developed a compelling conceptual framework on global education that could further provide relevant concepts reflecting a global, reciprocal relationship between consumers and their environments (Peterat & Smith, 1989; Smith 1993; Smith & Peterat, 1992). Some of their concepts could be incorporated into *Classi* as a possible fourth level. *Conserving* concepts include: universal values, global interconnections, global interdependence, world conditions, global problems, global citizenship, stewardship, and a moral community. It seems that the field of consumer education has matured considerably since its inception such that we need to move from the micro perspective of consumer behavior towards a macro, holistic, global perspective.



INCORPORATE A FAMILIAL FOCUS TO CONSUMER SOCIALIZATION

The final recommendation for revisions to

Classi relates to the concept of consumer socialization, defined by Ward as “the process by which *young people* [emphasis added] acquire skills, knowledge, and attitudes relevant to their effective functioning as consumers in the marketplace” (1974, p.2). Society expects a great deal of responsible decision making and actions from consumers of all ages. Towards understanding the development of skills to meet this responsibility, Moschis devotes an entire chapter with a discussion of family influences on the socialization of consumers (1987). Yet, the word ‘family’ does not appear in *Classi*; almost all references indicate the ‘individual’. On a few occasions, a ‘group’ or the ‘composition

of the household' is mentioned (e.g., *Classi*, page 21).

It must be made clear that there is a distinction between household and family. The apparent lack of a family focus in *Classi* is unfortunate given that individual consumers operate within a family system and their goals affect family decisions just as family goals affect each family member. Assuming that the family acts as a reference group influencing individual consumer decisions precludes study of the family as a consuming unit (McGregor, 1984). And although some may argue that most consumers are not adolescents and that many do not operate in a "traditional" family environment, it is within the structure of the family (regardless of its composition) that most individuals are initially socialized to be consumers.

An analysis of PRW, the adolescent consumer education curriculum based solely on *Classi*, revealed that the family is referred to in the five modules; but in the context of values and tradition (reference group) rather than as resources and partners in a consumer decision that has implications on all family members (McGregor, et. al., 1993). In too many instances, the adolescent was treated as an individual who made decisions and choices in the marketplace, rather than within a family context. Regardless of how independent students are in high school, they are not a disjointed entity of society; most adolescents are living in some form of family structure and this collection of individuals perform numerous consumer decisions in the realm of every day living. It is partially through this process that they become socialized as consumers. What better opportunity for students to explore the familial context of consumer decisions if not through a consumer education course? Reliance on *Classi* in its current state as a framework for adolescent consumer education curriculums hampers, but does not preclude, this achievement. The study of the family as a consuming unit can be made more explicit now, partly because there is a Family Member Involvement (FMI) consumer decision process model which addresses this issue (MacDonald, et. al., 1991; McGregor, 1984; McGregor, et. al., 1987).

The FMI model focuses on the reciprocal relationships between (a) the nature of the product and service, (b) the stages of a consumer decision and (c) family member involvement during the family consumer decision. The first two concepts are already incorporated into *Classi* as second level concepts (financial planning and purchasing, and the decision-making process, respectively). The latter concept could be incorporated into the CNS as a new second level con-

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cept under the First level of *Decision Making*. Specifically, it could be entitled *Family consumer decisions*. The relevant third level concepts could include the quality and amount of interaction, the extent of involvement and participation and the patterns of decision making [influence and power among family members during the different stages of a high involvement consumer decision for goods and services]. Possible fourth level dimensions of each of these concepts are available (McGregor, 1984, p.17; McGregor, et. al., 1987, p.85).

It seems appropriate to suggest that this advance in thinking about consumer behavior has much to contribute to integrating a familial context of consumer decisions into the classification system. In fact, Lusby (1992a)² has already determined the merits of integrating the FMI model and *Classi*. She expanded the nature of the product and service component of the FMI model such that it now has a cradle-to-grave perspective. As well, she modified and expanded *Classi* such that the new version "introduces educators, marketers, and consumers to a more global perspective from which to consider consumer decisions" (Lusby, 1992b, p.230). The result of Lusby's integration of a modified *Classi* and FMI model is a shift from a microscopic, micro-economic, personal perspective of consumer education to a holistic, macroscopic, global, ecologically responsible, humanitarian perspective; a paradigm shift from egocentric to ecocentric consumer decisions (Engberg, 1993; Vaines, 1990).

RETHINK THE DEFINITION OF CONSUMER EDUCATION

The current definition of consumer education includes the three overarching concepts of decision making, resource management and citizen participation and their relationships in action as consumers make decisions to manage resources and take actions as citizens (Lloyd, 1988). A constructive suggestion would be to rethink the definition as it is now presented in *Classi* such that it encompasses the currently accepted dimensions of consumer education as well as additional aspects suggested in this discussion.

To that end, a redefinition of consumer education is offered for consideration. This new definition encompasses, or makes more explicit, (a) the three overarching consumer education concepts and their reciprocal relationships in action, (b) *Classi's* inherent premise of empowerment through progressive, life long learning in addition to (c) a familial context and (d) the macroscopic, global perspective.

Consumer education is a life long socialization process provided to individual and fami-

ly consuming units of varying consumption ages and structures such that they can accumulate, in a progressive, empowering manner, the knowledge, skills, attitudes, and behaviors considered necessary for managing resources, engaging in rational consumption behavior and taking actions as citizens. This includes coping with, adapting to and influencing and dealing with the impact of economic, social, ecological, political, and technological systems at the micro, macro and global levels such that individual, familial and societal betterment results.

CONCLUSION

The discussions at the 1988 ACCI conference began a dialogue on the theme of "What next for *Classi*?" This paper has been proffered as a means of advancing this dialogue such that *Classi* can continue to be effectively used in research, educational practice, policy development and with wider audiences. The modifications suggested here will hopefully contribute to a more holistic, macroscopic, global, ecologically responsible, humanitarian perspective to consumer education. The dialogue continues!

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¹ Publication information for Project Real World was made available in the September, 1992 ACCI Newsletter. A more current address is the Manitoba Textbook Bureau, 277 Hutchings Street, Winnipeg, MN, Canada, R2X 2R4. 1-204-945-8940.

² Information for obtaining copies of Lusby's model was provided in the October, 1992 ACCI Newsletter. Copies are also available from the Canadian Home Economics Association, 901-151 Slater Street, Ottawa, ON Canada, K1P 5H3. 1-613-238-8817.

Table 2 presents descriptive information on graduate enrollments for those departments that report having a graduate program. Here the characteristics of the CFE graduate programs stand out from the other three types of departments. CFE departments have lower masters and Ph.D. enrollments than their counterparts. Correspondingly, they also expect to graduate fewer masters and Ph.D. students in 1993, than the other three department types (with the exception of expected Ph.D. graduates in HE departments). About four in ten graduate students in CFE departments are drawn from other countries. The percentage of international students is similar in AE departments but much lower in HDFS and HE departments.

Table 2. Graduate Program Information by Department Type*

Percentage of Graduate Students Who Are...				
	CFE	HDFS	HE	AE
Women	76%	70%	85%	28%
Minority U.S. Born	11%	11%	22%	8%
International	43%	13%	11%	40%
Mean...				
Masters Enrollment 1989	10.6	27.7	26.2	32.7
Masters Enrollment 1992	14.9	29.7	31.5	34.4
Change in Masters Enrollment between 1989 & 1992	+4.3	+1.9	+5.3	+1.7
Masters Graduates Expected in 1993	4.0	9.3	9.1	10.4
Ph.D. Enrollment 1989	8.0	21.3	21.8	34.0
Ph.D. Enrollment 1992	11.0	25.0	17.8	38.0
Change in Ph.D. Enrollment between 1989 & 1992	+3.0	+3.5	-4.0	+3.4
Ph.D. Graduates Expected in 1993	4.0	7.4	3.2	7.6

* Percentages are based solely on the departments that report having a graduate program. Means were calculated based on the responses made by departments reporting that they have a masters or Ph.D. program respectively. For example, all 7 CFE departments report having a masters program while only 4 report having a Ph.D. Thus, computation of the CFE masters and Ph.D. means are based on 7 and 4 observations respectively.

Finally, in Table 3, we report figures on the average number of masters and Ph.D. graduates placed in various types of employment positions over the preceding three years by department type². Not surprisingly, it is quite common for masters students to move on to advanced study in all four department types. Another common employer for graduates with masters degrees is private industry. Employment in government agencies appears to be less common, especially for masters graduates from CFE and HE departments. At the Ph.D. level, the modal type of employment is in academia across all four department types. Again, employment in federal, state, and/or local government is less common, except in the case of Ph.D.'s coming from AE

Table 3. Mean Number of Graduates Placed in Various Types of Employment Between 1989 and 1992 by Department Type.

	CFE		HDFS		HE		AE	
	Masters	Ph.D.	Masters	Ph.D.	Masters	Ph.D.	Masters	Ph.D.
Advanced Study	1.5	.33	6.4	0	4.4	0	6.9	.71
Academic Positions	1.2	2.7	1.6	16	2.5	2.7	1.8	14.4
Extension	1.3	.33	2.7	.29	2.0	.67	2.0	1.8
Private Industry	4.0	0	2.6	0	6.1	.67	8.4	3.1
Federal Government	.50	0	1.0	.57	1.1	0	2.7	4.6
State/Local Gov.	.50	.33	2.8	.43	2.6	0	1.5	2.6
Other	.33	0	5.6	1.6	5.9	0	5.1	4.2
Placements/yr.	3.1	1.2	7.6	6.3	8.2	1.3	9.4	10.5

departments, where almost one-quarter of the recent Ph.D.'s find employment in government.

DISCUSSION

The small absolute number of department chairpersons responding to our survey certainly leads to caution in interpreting the results. A qualitative comparison of those departments that responded with those that did not revealed no detectable bias. Nevertheless, readers should keep the small sample size and modest response rate in mind as we draw implications from the survey findings.

Results confirm our earlier finding that undergraduate enrollments in CFE (and to a lesser extent, HE) departments are typically declining. This trend is disturbing given that the survey questions covered a period of economic recession—a time when overall enrollments in colleges and universities usually rise. While one should not measure the health of a program solely by numbers of students enrolled, it is one measure used by administrators to determine budget allocations. In a time when institutions of higher education are facing increasing financial pressures, CFE and combined HE departments with declining enrollments may find themselves particularly disadvantaged.

It is interesting that HDFs departments have generally experienced substantial enrollment growth at the same time that the three other department types in our survey experienced declines. Some of this growth in HDFs departments may reflect the recent absorption of students from discontinued CFE programs. It may also be that students view an HDFs degree, with its emphasis on "professional" training (e.g., early childhood education, marriage and family counseling) as a degree that will enhance job prospects. If job prospects play an important role in an undergraduate's choice of major, then CFE programs (in both CFE departments and combined HE departments) might want to examine the merits of moving their undergraduate curriculum in the direction of professional degree programs (Zick and Widdows, 1992).

Results also confirm our earlier finding that enrollments in CFE graduate programs are low. In addition, we find that about 40 percent of the CFE graduate students are international students who are (a) likely to seek employment outside of the U.S., and (b) disadvantaged if they try to compete in the U.S. job market (e.g., U.S. citizenship is a prerequisite for certain government jobs). All of this means that relatively few of our masters and/or Ph.D. graduates are out there educating the various U.S. constituencies about the value of CFE skills.

Even though we are training relatively small numbers of CFE graduate students, supply may exceed demand. The biggest gap appears to exist at the Ph.D. level. In 1993, CFE departments with a Ph.D. program expected to graduate 4 Ph.D.'s on average. Yet, during the preceding three years these same departments had only averaged 1.2 Ph.D. placements per year across all job classifications. CFE departments are not the only ones, however, who appear to be generating an excess supply of Ph.D.'s. There also appear to be small surpluses in HE departments (3.2 versus 1.3) and HDF'S departments (7.4 versus 6.3).

The data indicate that in recent times the academic market has been the most common source of employment for Ph.D. students from all four department types. There is a debate about how strong the academic market will be in the future. Some argue that impending academic retirements and the new bulge of college entrants (i.e., the children of the baby boomers) will lead to an increase in the demand for new faculty, especially in the social sciences and humanities (Bowen and Sosa, 1989). Others argue that the recent budgetary problems will force many universities and colleges to cut back on resident faculty hires—particularly in fields with declining enrollments. In addition, cutbacks in agricultural and cooperative extension (traditional employers for Ph.D.'s from all four

department types) may decrease the number of available positions in that arena as well.

Clearly, it is difficult to forecast academic demand for new Ph.D.'s, but we suggest that CFE departments and CFE programs within HE departments consider efforts to broaden the

employment opportunities for their masters and Ph.D. students if they want to keep these programs viable. Widdows and Bryant (1993) note that CFE masters and Ph.D. students have skills that would be useful in both the public and private sector. Yet, our data show that between 1989 and 1992 the four Ph.D.-granting CFE departments in our survey taken together placed only *one* Ph.D. student in either private industry or government. In contrast, the 25 Ph.D.-granting AE departments in our survey placed a total of 218 Ph.D. students in either private industry or government during the same period of time. The potential for growth in the number of CFE placements in private industry and government is there. We must simply carve out our market niche.

Perhaps the most telling numbers in our survey are the basic counts of each department type. Clearly, the numbers of CFE departments (and perhaps HE departments with a CFE component) are small in both absolute and relative terms. As such, many potential constituencies (e.g., policy makers, public and private sector employers, students who have not yet declared their major) may know little about such programs and their potential value. In this era of contracting university and college budgets, such ignorance can be costly. It is our responsibility to educate these constituencies and prevent the forecast from our earlier article from coming true (i.e., that there could be as few as five undergraduate programs granting degrees in consumer/family economics in the future).

What do the results of this study suggest we do to plan for a better future? We can begin by actively working to improve the relevance and



appeal of our undergraduate curriculum whether we are housed in a CFE department or in a merged HE department³. In doing so, it might be useful to talk with our colleagues in HDFS departments who have experienced recent enrollment growth. In some instances, they appear to have taken their curriculum in the direction of professional degree programs. Along these lines, if CFE faculty have the expertise and the administrative support, they might consider developing a business-oriented consumer affairs major, a financial counseling major, and/or consumer journalism major.

In addition, we need to educate both internal and external constituencies aggressively about the skills our graduates possess. Within the university, this process could involve meeting with the office of high school services and/or the general academic advising office to educate them about the advantages of a CFE major so that they might better represent it to students who have not yet declared their major⁴. In addition, faculty could volunteer for university service opportunities that capitalize on their academic expertise (e.g., a benefits oversight committee). Such activities might make administrators more aware of the academic expertise CFE have.

Outside of the university, the education process should focus on employers in the private sector and government agencies. Here we might benefit from discussions with our colleagues in AE departments who appear to have capitalized on these markets. Following their lead, we could make better links with prospective employers. This can be done in a variety of ways including: expanding student internship opportunities, inviting business leaders to give guest lectures (and inviting them to have lunch with a group of students afterwards), and/or a holding a lecture series on a "hot" CFE topic where the public is invited to attend. If faculty are doing policy-oriented research, they can also help educate the business community through their involvement in the public policy arena (e.g., testifying at public hearings, serving on state advisory boards).

Finally, we can all learn from programs that have apparently been able to buck the trends observed above. Toward this end, the next issue of *ACI* will contain descriptions of CFE and HE departments that have grown in recent years. We encourage others to exchange information regarding strategies that can be used to improve CFE programs. This dialogue has already begun on the pages of *ACI* and at the annual conference. We recommend that it be extended to the ACCI electronic mail network where the exchange could be more timely and more informal. We must increase the sharing of

such information if we are to strengthen our programs in the future.

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Yan Qing Wang provided excellent assistance in coding and analysis of the data reported in this paper.

¹ Although the name implies that a department must reside within a college of home economics in order to be in the directory, this is not true. This publication also includes departments that are not housed within such colleges.

² International graduate students are included in these placement figures. Respondents, however could have counted international graduates who returned to their own countries to assume academic appointments either in the "academic positions" category or the "other" category of Table 3.

³ See Zick and Widdows (1992), Widdows and Bryant (1993), and Metzen (1993) for extensive discussions of curriculum suggestions.

⁴ This was done at the University of Utah and the anecdotal evidence is that it resulted in an increase in the number of students majoring in consumer studies and family economics there.

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SHAME ON SWINDLES

Graham M. Mott, (1993) *Scams, Swindles and Rip-Offs*. Littleton, Colorado: Golden Shadows Press, \$14.95.

Consumer educators are painfully aware of the magnitude of consumer fraud. Conservative estimates suggest that consumers lose \$100 billion annually in scams. While we wonder what we can do to educate consumers about questionable deals, we continue to read heartbreaking stories about people who have lost their life savings to con artists.

Because the author speaks directly and powerfully from personal experience, this book may be one answer in our search for ways to capture people's attention. Graham Mott tells of the fraudulent business venture that cost him more than \$30,000. The reader might anticipate that the author will confess to signing up for a "too good to be true" scam without investigating the reputation of the business. In fact, Mott was not naive. He used many of the suggestions that consumer educators make. He called other distributors whose names were provided by the company. His contacts seemed credible as they described how much money they were earning.

Mott attended a two-day training program. The cost of the white limousine that met him at the airport was the only money the company ever spent on him. The "two-day" training, in fact, lasted only five hours; by then Mott was beginning to smell a rat. He considered asking for his money back, but he had already signed a contract, "And I didn't want to lose face."

Through this experience Mott explains how reasonable people get drawn into bad deals and why they don't get out even when things begin to look funny. He describes the shame and embarrassment he went through when he realized he'd been duped. Because "most people suffer

in silence" crooked companies to continue to perpetrate their scams.

Most of us have at some point been so convinced we were right that we ignored advice from others. Mott says it is very difficult for victims to listen to caution and reason when they believe they are on to something fantastic. People don't want to believe that the great deal they've just discovered is fraught with problems.

After his experience as a victim of fraud, Mott wrote this book to spare others the same financial loss, shame, and frustration. Mott now understands what he did wrong. First, he did not question the company's honesty. He makes the point over and over again that fraudulent people disguise themselves and almost anyone can trust the wrong person. Second, he did not do enough thorough research on the services offered. Third, he did not seek legal counsel before investing.

Mott devotes the remainder of the book to describing various frauds and how to avoid them. In Part Two he describes how the con artist works and how advertising sucks people in. He lists 76 fraudulent offers. Although many are common, some may be new to consumer educators.

The chapter "The Law" is little more than three pages. This is either a result of the author's ignorance of consumer law or a sad commentary on the lack of available consumer recourse. If the latter, it provides a reality check for consumers who think that there is ready help for people who are cheated. As Mott states, "the majority of offenders are not afraid of getting caught. They know fraud is difficult to prove in courts."

In Part Three, Mott encourages people to "Fight Back". He gives five rules for avoiding scams and lists agencies to call for help. He asserts that, "Breaking the silence by reporting the scam not only helps you, but also benefits many other consumers as well."

Throughout the book are references to special populations who are particularly vulnerable to fraud. Although everyone is a potential target, Mott feels the elderly and immigrants are particularly susceptible. He devotes Part Four to con games aimed at the elderly.

Although Mott gives some interesting examples of dealing with fraud, the book

suffers from repetition and lack of clear direction. Much of the book is devoted to merely identifying various fraudulent schemes. The reader must continually refer to the Table of Contents to discover where the book is going. Fewer chapters with more continuity would create a better flow in reading. The book is not based on research but on a collection of examples of fraud and suggestions of how to avoid them. This book might be used by extension educators as a basis for developing programs alerting youth and adults to the potential of losing their hard-earned money. This book might also be used as a reading assignment for consumer problems classes. When supplemented by research and articles such as Monroe Friedman's, "Confidence Swindles of Older Consumers," *The Journal of Consumer Affairs*, Summer 1993, this book might initiate an active learning exercise of how to recognize and avoid fraud.

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JUDY MCKENNA, Colorado State University

THE DIXON AWARD

Dr. Carol J. Makela, Colorado State University, and Dr. Suzanne Tucker, Center for Enriched Communications, Grand Junction, CO, have been honored with the annual Russell A. Dixon Award for the best applied paper in a single volume of *ACI*. "Gambling: A Consumer Issue?" appeared in Volume 5, Number 2, 1993. Robert Kroll, Chair, Russell A. Dixon Award Committee, presented the award at the annual ACCI conference in Minneapolis. The other members of the committee are Brenda Cude, University of Illinois and Julia Marlowe, University of Georgia. For details on this award, write the *ACI* editor.

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