

ARE CONSUMERS A "BEST BUY"?

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Many an educational program is predicated on faith and on assumptions. Fifty-five years ago we believed that mental processes acquired in one subject could be transferred, whole, to another subject. Mathematics taught logical thinking; therefore it was a prerequisite not only to more mathematics, but to advanced English, law, and even foreign languages. Transfer of training beliefs were proved false a half-century ago. Only a few parents are now misguiding their grandchildren.

Consumer education is predicated on faith in the desire of consumers to improve their status and on the assumptions that their chief obstacles are only understandable ignorance, sellers, and foot-dragging governments. Others have less faith in consumers than we. The assumptions are not necessarily so. Twenty-eight years of using aids to consumer education could easily have given me the impression that consumers are more logical, more honest, and more ethical than sellers, because the time and space devoted to consumer faults and their proper treatment is almost completely nonexistent.

Consumers have been encouraged to protest the selling of shoddy merchandise, to cry out against misleading advertising, and to insist that sellers clean up their own back yards or have a government do it for them. Each time we do these things, we walk right through our own dirty yards, cluttered with buying carelessness and to Hell with the storekeeper. We step unheedingly over our piles of mean and dishonest little tricks--lies to clerks, unreasonable delivery demands, soiled merchandise, returned goods we didn't want in the first place, unpaid bills--the other guy is wrong; we are the consumer and the customer comes first!

Something in this picture needs fixing. We have so often said that consumers and sellers are the same people, but, if our teaching is any indication, we don't believe it. Our efforts in the past thirty years have been directed almost entirely in pointing our fingers at somebody else, in taking the seller and his goods apart and putting them together again to suit us. How long is it going to take us to learn to use a big mirror as a teaching aid?

Our efforts have not been futile. We have had a mixture of successes and failures. We have seen the name, "Consumer Education" grow from, "What is it?" to specific courses in more than fifteen per cent of our public high schools. We have also seen it go right back down again to next to nothing as a separate entity, leaving behind a valuable residue of consumer information, taught with other subjects. In short, we are 'way ahead of where we were.' If this knowledge is so valuable to the individual and to our economy, what is missing in our efforts to achieve the consumer Utopia we talk about? What haven't we done? We haven't spent enough time in teaching the consumer how not to hurt himself. This is the missing part. Adding this emphasis on bending normal human nature to the benefit of the individual can represent at least one big chapter of any consumer text written from now on, and the first author to do it intelligently will have no more worries about his personal financial problems.

Much of my teaching life has been spent with sellers on the theory that they were the only ones in town who made a living knowing the answers. In time, expert businessmen did a lot of my teaching. This is convenient for those days when your well of experience is about to run dry. We listened to lawyers, salesmen, and the owners of many a business. Then we invaded their stores and their offices, and made classrooms out of them. I had been needled, not too gently, by a friend, who said, "Down in our classroom we study livestock, and poultry, and seeds. To do this right, we have to go where those things are. Our classroom is moved into county fairs, farms and feed stores. We have judging teams to sharpen interest. When we finish, my students know what they are talking about. Why do you judge things entirely from books, written by other teachers who got their knowledge from other books?" This comment hurt and it took hold. The consumer classroom began to look like a museum of borrowed merchandise. A student painted a sign to go over the door, "If you can get it in the door, teach with it". Merchants sent anything we asked for and tossed in their best salesmen to answer questions. In the process something entirely new came from those who made a living knowing the answers--a frank and painful look at consumers themselves. Letters to large department stores brought more frank answers, asking only that the letterhead be removed before quoting--even a wounded consumer has money. A new picture emerged, one that could supply the missing link in our efforts to do a completely professional job. That picture has been fortified from the time spend with the Consumer Education Study, and the recent years with The National Association of Secondary-School Principals. We've been told, and shown, the things consumers do to hurt themselves that will never be told directly to the consumer by any seller.

What, specifically, does the consumer do to hurt himself? Here is the pattern, part of which has been printed once; in Fred Wilhelm's book, Consumer Living. Consumers do the following things:

- A. Because they do not know what they want, consumers--
 1. Ask for the wrong size, wrong color, wrong quantity.

2. Change their minds after buying, because they didn't know what they wanted in the first place.
 3. Fail to plan their purchases, as much as possible, before they buy.
 4. Do not know the size, color, or amount, when asked by the salesperson.
 5. Allow salespeople to sell them instead of buying with the salesman's help.
- B. Because they do not always have a true sense of values, consumers--
1. Buy goods that are too high in price, or too low in quality, for their needs.
 2. Buy because other buy, not because they need or can use it.
 3. Buy purely from emotions, forgetting that an intelligent desire needs more than emotion to be a good basis for purchase.
 4. Buy too much on credit because they have the feeling that cash is not involved--although they really know better.
 5. Buy merely because the words "Bargain" or "Free" are attached to the sales pitch.
 6. Buy by price alone, not realizing that sellers often raise prices to make their goods sell better.
- C. Because they are just plain careless, consumers--
1. Do not bother to find out the extra costs of installment buying.
 2. Do not count their change, or save receipts.
 3. Do not check scales and sales checks.
 4. Do not read labels telling them how to care for goods, and then blame the seller for their own carelessness.
 5. Do not read before they sign business papers.
- D. Because they sometimes have little regard for the rights and property of others, consumers--
1. Damage miles of counter-displayed merchandise every day. These socks, ties, sheets, and other goods must be picked up, refolded; and some must be sold at a loss, forcing the seller to raise prices on other items.
 2. Dictate to, insult, and otherwise offend salespeople, and richly deserve the poor service they get. Consumers must learn to be good salesmen themselves.
 3. Abuse return privileges. All large department stores can tell stories of the Monday morning return of sets of dishes coated with food, coats with football ticket stubs in the pockets, books with dog-eared pages, and dresses with food stains--all returned because they "were not suitable" or "Sorry, wrong size."
 4. Fail to pay bills, or pay them so late that the seller must spend money to persuade them to pay at all. Shoplifting is a big problem in more stores than you think. All of these behaviors mean that the honest consumer is penalized for the actions of his less honest neighbor.

- E. Because they are highly irrational, "educated" or not, consumers--
1. Allow fear, real or false, to pressure them into buying anything that promises to allay that fear. This is the basic reason for staying away from the doctor who promises only expert treatment, a long wait, and possible relief, and buying any fool gadget or treatment from the quack who falsely says, "I can cure you".
 2. Continue to prove that superstition is prevalent in our society. Superstition may be irrational with its implication of magic, but it still makes suckers out of thousands of us. Charms, amulets and mechanical gizmos are still sold by the thousands to prevent and cure pain and disease--sold to those who are products of our schools. We can chuckle understandingly at the clipping I have, claiming that George Washington once bought a copper ring to prevent rheumatism; we might understand why thousands of cowboys in the 1870's and 80's wore copper bracelets to prevent rheumatism, but how do we laugh away the electro-galvanic bracelets and the magic copper wrist bands, sold to treat rheumatism and a host of other ailments, seized and destroyed by the Food and Drug Administration in the last three years?
 3. Become medical experts from one reading of a Sunday supplement or a magazine article. Such gullibility is one of the consumers greatest weapons--against himself. They read about vitamins and become experts in the field of nutrition. They read about organic foods and begin chewing alfalfa. They read about minerals and start drinking ocean water at twelve dollars a pint. They suffer from IWK, in itself a horrible disease; Information Without Knowledge.

The techniques of teaching changes in these behaviors must involve changes in the teacher. It has been so easy for everyone to get together and point at the faults of others. To say, "We aren't so good ourselves; we are our own worst enemy, requires considerable teaching ability. It would be fatal to point to a class and tell them they are guilty; your only safe approach lies in a liberal use of the word, "we".

Consumer self-analysis could well be the most interesting medium in the psychology class. A good beginning for any teacher is to lay the entire problem in front of the class and then become one of the class. We are looking for self-analysis, not self-confessions, but a few confessions from the teacher will do wonders to break the ice of normal human defense. This beginning leads gradually to intelligent self-analysis, offered anonymously at first. The results will fascinate you if you handle your assorted student egos diplomatically. Adult egos are far worse, but why shouldn't they be? We have learned to cherish our deficiencies, to rationalize them, and we've had more practice hiding them. The final teaching job involves as complete an understanding as possible of the motives that persuade us to buy--get them from a good text on salesmanship--and a sure knowledge of the folly involved in working hard to make money and then pouring it down somebody's rathole because of our own ineptitudes.

I have a small, beautifully-illustrated book which describes the one, major code of behavior that is common to all of the seven great religions in this world. Confucianism, for example, puts it this way: "What you do not want done to yourself, do not do to others". The most valuable, the most useful, single objective we can set in front of us as a goal in teaching consumer education, can well be, simply, the Golden Rule.