

## VIDEO TAPES FOR CONSUMER EDUCATION

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### Intercultural<sup>1</sup> Approach to Consumer Education

The Intercultural Consumer Education Project Proposal was developed with Mrs. Mary Hendrickson. This project is like a new born baby, took all of the two directors' time, energy and money.

#### Purpose

The purpose of the project in the two year program is to bring the disadvantaged consumer into the mainstream of the consumer movement through in-service teachers who will relate to the community by emphasis on cultural attributes rather than the stigma attached to the terminology of the low-income and minority groups. The three means of implementation are:

1. To establish an Intercultural Consumer Education Center for consumer studies at Fresno State College.
2. To train in-service teachers, with graduate status who are from communities including the predominant ethnic groups in the Fresno area, to teach consumer education through intercultural approach.
3. To assist community representatives through in-service teachers in the establishment of a consumer service center to provide information for the local consumer.

In the Fall of 1970 the first Intercultural Consumer Education Program in California was established by the Home Economics Department of Fresno State College with a grant from the California State Bureau of Homemaking Education for teachers of Consumer and Homemaking Education. In the spring of 1971 Sears, Roebuck and Company granted funds to this project.

The Intercultural Consumer Education Center provides a place and means for sharing programs and consumer resources for the ethnic and socioeconomic groups represented in the area served by Fresno State College. The Center provides resources for (1) in-service teachers, (2) preservice teachers, (3) supervising teachers, students and community members.

#### Home Economics 260T, Seminar

In the Fall of 1970 the Intercultural Consumer Education Program for training in-service teachers began with the first in the series of four graduate seminars.

Seminar I: Intercultural Approach to Consumer Education - taught by Mrs. Mary Hendrickson

Was an in-depth study of cultural characteristics of the following American groups: Armenian, Chinese, Indian, Japanese, Mexican, Negro and Caucasian.

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<sup>1</sup>Intercultural is used as a descriptive term for the cultural characteristics of more than one ethnic group.

This prepared the seminar participant to identify consumer behavior pertinent to the classroom procedures for teaching of consumer education with various cultural viewpoints in mind.

#### Seminar II: Consumers in an Intercultural Society

Through programmed instruction, identified intercultural characteristics were used in developing curriculum and methods for teaching consumer education.

#### Seminar III: Media and Consumers in an Intercultural Society

Is a study of the influence of media on consumer practices and development of supporting media for programmed instruction and other methods appropriate for specific ethnic and intercultural groups. Evaluation of student learning with various types of media in structured or unstructured environment was used.

#### Seminar IV: Field Testing of School Programs

Students are field testing, making revision, editing, refining of curriculum developed for predominant ethnic groups. Programmed instruction developed in Seminars II and III by seminar participants will be compiled for use by consumer homemaking teachers.

Slides, pictures, cassette recordings, pamphlets, transparencies, charts, posters.

Pamphlets which were developed to incorporate within the video tapes.

Scripts were written for these tapes -- the videotapes will be used within the classroom and for television.

#### OUTCOMES:

1. Videotape was developed to improve the self image of the junior high Mexican-American students. One of these students would not contribute to class discussions before the tapes were developed. Now that student doesn't stop talking.
2. Telephone booklet for bilingual citizens.
3. Bibliography of resource center.

The Home Economics faculty at Fresno State College has made possible the implementation of this program within the Art-Home Economics building. The faculty participation has been one hundred percent. Professors from the Anthropology, Psychology, Education, Art and Agricultural Economics Departments have taken an active part in the seminars. Three professors from Fresno City College have participated within the seminar class meetings.

Agencies partially responsible for the programs success are Model Cities, HUD, Social Welfare and Adult Education. These agencies have shared materials with our participants and the participants have shared materials developed within the seminar with these agencies.

I have three very short tapes to show you. The first videotape is "Let's Make a Deal for Minors Only", by Lesley Grant. It is a tape introducing a programmed instruction unit. Three short themes introduce the difference between the age of the majority, drinking age, and voting age. What the "age of majority" means to minors is also discussed. This could be used as an introduction to a unit on credit. This would probably start a class discussion. Then the second tape is "Keep Trying" by Mrs. Karleen Ryan. Emphasis is placed on the value of "keep trying". This was taped especially for the Mexican-American or the low esteemed person who may be inclined to give up easily when faced with a problem. The third tape is "Budgeting, A Family Affair," by Roger Miller. This is a dramatization of the dynamics of budgeting. This explores the emotional disharmony that poor budgeting techniques may create. A summary at the end of the tape includes steps for setting up a budgeting program.

who were extension home economists, home service representatives for utility companies, and home economists with the state welfare department. Each class was a thirty-minute television presentation, followed by a 30 minute live "mike line" for all the viewers to call in questions. Anyone in the state could call in -- whether in a formal classroom or in his own home. The third segment was a continued in-group brainstorming of what had been experienced the previous hour.

The television series, "Stretching a Buck" is designed to assist families in improving their consumer abilities in the marketplace. The programs included information to increase the awareness of the pitfalls in unethical sales practices; information about community resources; information about appropriate laws that help prevent consumers from engaging in questionable practices. Responsible consumer actions were stressed.

Five topics were selected by community leaders throughout the state as top priority problems where they felt they needed the greatest help as they worked with low income families. The Food Stamps program highlighted eligibility and use of food stamps, where and how to get them, consumers' legal rights and responsibilities. The second program, Buying Food, stressed the latest FTC trade regulation rule on advertised specials, bait and switch tactics, best buys, the basic four food groups. Program #3 was an overview on credit -- what it is, how to use it, where to shop, credit records, credit contracts, credit cards. Buying a used car on time was the fourth program and was directed to answer the questions: How do I know how much car I can afford? How do I select a dealer? What are the "right" questions to ask when selecting a used car? How do I shop for credit? How do I read an installment contract? Where can I go if problems arise? The fifth lesson, making my money stretch from payday to payday, examined the development of a spending plan, paying of bills, what to do and where to go if money problems arise. In the Winter 1972 issue of Institute for Social Research newsletter, Lewis Mandell has stated, "American consumers are poorly equipped to make even the most routine financial and economic decisions." These are just not Connecticut problems -- but are of national significance.

The first half hour of each program had been produced in advance. Each of the 5 programs had a rap session with individuals relating actual experiences associated with the day's topic, folk singer (Monte Montana from California), dramatic skit, filming on location, guest expert, and conclusions by the teachers.

One of the segments of the first half of each television program was the folk singer - Monte Montana. Many of you are already familiar with Monte Montana's Credit Card Blues. Connecticut Public Television has had all the six songs produced on one record which is available for \$2. We have prepared suggested discussion questions to accompany the record. The six songs include the theme song: "Stretching a Buck", Buying Food, Credit Card Blues, Payday to Payday, Used Cars, Door to Door Salesman.

Films are available to teachers in the New England states, New York, New Jersey, Pennsylvania and Delaware for \$1 service fee through the Audio Visual Center at the University of Connecticut. In addition, every regional FTC office in the U.S. has audio tapes available on "Stretching a Buck" and FTC personnel are able to obtain copies of films for previewing.

Supportive materials in the five areas were made available for community leaders including flip charts, pamphlets and teachers guides. In designing the flip charts, we took lessons from the door to door salesman who would show the

illustrations to the family in their kitchen, and his information was on the other side. He, then, would leave some descriptive literature with the family when he was finished with his presentation. Community leaders were taught how to use the supportive materials with the families with whom they worked...and then had worksheets for each lesson which they could leave with the family.

One of our doctoral candidates at the University, Rafael Arbelo, chose to research our "Stretching a Buck" series for his doctoral dissertation. He set up four different groups: 1. those who would watch television presentation only -- the first half hour and not be exposed to any of the supportive techniques; 2. those who would watch television and the talkback; 3. those who would watch television and be involved in a group discussion; 4. those who would watch television, be involved in the talkback and the group discussion (the format we used for our 54 viewing centers).

His study has shown that the group which was exposed to the television, talkback and group discussion showed the greatest gain -- with over half of this group showing at least a 10 point gain from the pretest to the posttest -- with four participants gaining from 30 to 36 points.

Another point of interest in his study is that Puerto Ricans showed the greatest gain from the pretest to the posttest. We had much feedback from the Puerto Rican community leaders in reference to the series, "Stretching a Buck". Because we have 178,000 Spanish speaking people in Connecticut, and 65% do not understand English, we are now in the process of producing consumer education television programs in Spanish with Spanish speaking people in all of the programs. However, the supportive publications will be in both Spanish and English.

In addition to Mr. Arbelo's doctoral dissertation on the effectiveness of television as a teaching technique, we are also conducting interviews with the community leaders to determine if any of their clients have changed attitudes or behavior because of the series; the perceptions of the community leaders about television as a teaching technique; to what extent the flip charts, publications and supportive materials are being used, etc. In addition, the Boston regional office of the Federal Trade Commission has administered a questionnaire to the participants before the series and after the series to determine attitudes of low-income consumers toward speaking up when supermarket specials are unavailable as advertised; change in numbers of consumer complaints received by consumer protection agencies before and after; another measuring device the FTC is using is interest as reflected through requests for free FTC flyers.

In a speech at the American Home Economics Association's 61st annual meeting, John W. Macy, Jr., President of the Corporation for Public Broadcasting stated, "American homes by the end of the decade may be capable of receiving, by cable, not the handful of channels they now receive, but possibly dozens of channels. Shortly, it is inevitable, too, that satellites will come to be commonly used. Right now..today...the technical capability exists to broadcast television programs simultaneously to 3 billion people around the earth bringing the global village into reality."

Television's impact on society has never been greater -- and it will increase. The question therefore is: Will this impact help or hinder us in overcoming the problems of the seventies? We -- the leadership in consumer education -- have it in our power to help resolve the question. We face, in the words of W.C. Fields, "an insurmountable opportunity." Let's make the most of it.