

## CONSUMER EDUCATION

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Consumer education is learning. As in all areas of education, consumer educators too often become so wrapped up in their teaching or methods of delivery that they overlook the ultimate goal of affecting the lives of the students.

Consumer learning takes place primarily through education and information programs. The education establishment won't discuss the mass media in terms of education. Journalists and mass communications people often overlook the fact that classrooms have on occasion produced graduates quite capable of coping with the world's realities.

Information specialists and educators won't stop bickering, but their arguments are largely irrelevant unless measured by the changed lives either can produce.

The main problem of consumer education is education. If it changes lives as members of ACCI promise it will, consumer education will be a revolutionary force. Revolutions, whether in the marketplace or elsewhere, begat resistance. The opposition to effective consumer education is very real in spite of our pretense that it is also in the best interest of progressive businesses. Any force that counters advertising, the tenets of materialism, and growth of GNP as a societal assumption is due for controversy. Consumer education's blasphemy is that it offers different values, proposes customers stop buying some products altogether, and inculcates the notion that consumption is more important than production. If Adam Smith were alive today he would lead the cheering for such long forgotten notions of economic priorities.

The revolution hasn't happened. In only three states do systematic consumer education programs exist. Little consumer education is found in our most powerful information system -- television. The

newspapers, government agency booklets, and other consumer information sources are pathetic in quality as well as any noticeable impact.

The Office of Consumer Affairs, HEW, is the Federal agency most responsible for leading consumer education out of the wilderness. Its mission has been explicitly stated to include policy guidance for the Federal government in this area. The office in addition has a dozen employees engaged in various forms of public information work. Until recently, I headed the consumer education work in that office and can assure you OCA can't accomplish its mission without much more support from educators than has been evidenced in the past.

At the Federal level at this time there are two programs. One of these, the Consumer and Homemaking program, known mostly as Part F (Public Law 90-576), is going almost entirely into traditional home economics work. The other law is one of those curious relics (92-318, section 505) where Congress passed a law specifically to create a Director for Consumer Education, but nothing happened. Since 1972, U.S. Office of Education has not created the position, hired anyone to do the work even parttime, and has not funded the program at all.

Consumer education can be a revolution, but not until it resolves a number of issues. Some firm resolve and new direction is needed in following areas.

1. Consumer education, classroom style, and consumer information have to be integrated. Each fulfills different purposes. Formal education may need to adapt better to modern consumer realities and try some new methods. Four walls and a blackboard are not sacred. A reexamination of the deluge of consumer information today might show it reaches a very narrow market with mostly useless information.
2. Consumer education needs to regain its zeal for change. Where controversy is produced, educators ought to stand firm and not be afraid of insulting an occasional special interest. So what if a few insurance agents dislike the fact that a teacher has pointed out the truth about inadequate and unreadable policies?
3. Materials are poorly researched and no relief is yet in sight. A single writer or teacher cannot be expert in Federal law, the impact of 10½% prime rates, and octane ratings. The literature, textbooks, and news stories all reflect the shallow research base upon which consumers are supposed to become enlightened.

4. There is a lack of trained teaching personnel of massive proportions even in the three states where there is a statewide mandate. If this continues, I would encourage the voters to get rid of such poor quality consumer education. World War II had its 90 day wonders. In consumer education, we get by on two week wonders trained just before the semester starts. If this is acceptable training for consumer education, then the subject must be generally thought of as preparation for Saturday morning supermarket tactics of traditional housewives.
  
5. There is a lack of professional representation at the national level. If the Federal government is to begin to move on this area it must be moved by an organized constituent group. I can only hope that the recently created Illinois Consumer Education Association is a harbinger of more state efforts and finally of a national professional group. Frankly, the most workable way to pass laws and obtain appropriations is through lobbying. The consumer movement knows this. Other educational groups know this. Wake up consumer educators!