

REACHING AND TEACHING THE LOW INCOME CONSUMER (WORKSHOP SUMMARY)

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Educators can have a positive impact on the lives of low income consumers by teaching basic resource management skills, according to representatives of the Cooperative Extension System (CES). They outline three keys to successful programs: 1) understanding the audience; 2) developing strong agency linkages; and 3) expanding outreach through volunteers.

THE CHALLENGE

During the 1980s, despite their best efforts to meet basic needs, many consumers have fallen desperately behind. Young families have fared worst. Between 1973 and 1986, the poverty rate doubled among young families with children. Median income fell by 26 percent (Children's Defense Fund, 1988), which would have been worse without the influx of mothers into the labor force.

Low income consumers wake up daily to poor nutrition, the inability to obtain health care, substandard housing, educational deprivation, and inadequate incomes. People are this country's greatest resource. To neglect the needs of the low income consumer, especially those rearing tomorrow's workers, leaders, and parents, could bring a 21st century marked by deeper societal problems than we see today.

THE RESPONSE

Lizbeth Schorr (1989) wrote in her book *Within Our Reach: Breaking the Cycle of Disadvantage*, "Reaching out to the hard-to-reach, helping the hard-to-help represent not a visionary idea but a practical solution to an urgent national problem." The Cooperative Extension System (CES), a nationwide educational network linking the expertise of federal, state, and local governments, is in the business of helping people help themselves.

With some exceptions (e.g., Expanded Food and Nutrition Education Program), Extension has placed most emphasis on reaching middle income families. Yet, the CES has the ability and resources, though some reallocation may be needed, to be a leader in breaking the cycle of disadvantage for some low income consumers.

KEYS TO SUCCESSFUL PROGRAMMING

The purpose of this workshop was to investigate three keys to successful programming with low income consumers-- understanding the audience, developing strong agency linkages, and expanding outreach through volunteers. Where appropriate, successful Extension programs are summarized. Comments are applicable for any community-based education program.

Understanding the Low Income Consumer

The criticism of programs directed to low income audiences that is heard time and again is the programs fail to address the complex and diverse needs of the people they are designed to help. The needs of the audience are misunderstood, forgotten, disregarded, or assumed. Understanding the audience must be the major concern in the planning, development, and implementation of any program effort for low income consumers.

Critical attention must be paid to preparing the teachers who will make direct contact with the audience. They must understand how the economic, sociological, and psychological factors effect behavior. For example, a common comment is "I don't understand their (the low income consumer's) obsession with brand names." Doesn't advertising constantly assert that name brands assure the owner of social acceptance? Sensitivity to the cultural climate, literacy and education levels, and current as well as ongoing socio-economic factors are essential to effectively reaching low income consumers .

The Importance of Agency Involvement

One way to gain a better understanding of the low income consumer is to work with agencies that target this portion of the population. One Extension program, the Budget Box, is implemented throughout Georgia by working with existing agencies. The program helps families meet basic expenses through month-to-month budgeting and takes into account all expenses may not be met with existing income.

Extension personnel provide materials and train agency caseworkers who then work directly with clientele. Agency personnel have both knowledge and access to the audience. Though agency expertise for working with families exists, there is a real need for educational programs designed to meet the needs of the families they reach. In some cases, the educational program can ultimately lessen the case load.

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Expanding Outreach Through Volunteers

Extension has a long history of reliance on volunteers reaching peers. The recruitment and training of middle income volunteers to provide educational assistance to low income families is a more recent phenomenon. In the area of money management/consumer skills, the University of California Cooperative Extension began the first large scale project (known as Money Sense) to work primarily with low income families in 1987. In 1989, a volunteer program called Money Management Advisors was piloted by Washington State University Cooperative Extension.

In the Washington project, the volunteers are trained to provide hands-on activities in budgeting, food shopping, credit use, managing a checking account and buying wisely. Short-term results of the pilot efforts in two counties showed 22 volunteers reaching 200 low income families and individuals within three months of training. Of those, 50 percent began spending plans and 80 percent reported reduced debt.

REFERENCES

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