

**Consumer Affairs: If It Isn't Selling It Isn't Compelling
Some Thoughts On Our Struggle To Survive**

We cannot survive by whining, complaining, and blaming others. If we are not getting the respect we deserve in the academy it is because our science and our technology is not compelling. When stores have sales decline we tell stores to have better products, sell better, and market better. The same holds true for us. If we want to be compelling, our science, our technology, and our marketing must become compelling.

Richard Feinberg, Purdue University¹

Five years ago how we are being judged might not have been an important question. Today, as our programs face the burden of justifying their existence, understanding how we are being judged is important.

At present, our work is just not very good. We do not have a strong science. We do not have a strong theoretical base. We do not have a strong application technology. We may not even be doing interesting work.

To show you what I mean think of the following. Take the theory of your choice--your favorite one. Are you positive of the predictions and reliability of that theory? If I do a study to test that theory and get the predicted results, I will give you \$3000. But you have to pay me \$10,000 if I do that study and get a different answer. Try this one. Pick your favorite empirical finding. Call the individual responsible for Consumer Protection/Affairs in the Attorney General's Office in your state and see if they have an understanding of what that finding means for consumers, business, or policy. More than likely they have neither heard of the finding, your consumer affairs program, or you.

In reality, if all consumer affairs type programs ceased to exist right now the following impact would be felt in our worlds, social science, our universities, and by our students--Nothing. Our universities would continue as they are. There would be no faculty uprising from other areas. Our sciences would not miss us. The

world would continue to spin. Our students would find majors in others parts of the university. We may not be essential in any meaningful way.

There is no doubt about the quality of our work. If we were being judged on methodological sophistication and sound statistical procedures, there would be no doubt about our respectability. But this is not enough. Our respectability in our universities can only be enhanced by the development of meaningful research strategies that allow reliable and interesting empirical propositions regarding consumer affairs. We are either not doing this kind of work or not telling the right people about it. In the latter case we have a marketing problem.

We tend to think that the process of having a consumer affairs program is the same as having an impact. Recently I was asked by my Dean to explain the major accomplishments of our program over the last five to ten years. My report (along with most from other department heads around the university) was filled with "we started this program", "we are doing this", "we instituted this course or center". There was very little "we have had this impact on the world" kind of answer (except for the Ag school who claimed a new tomato). We think too much "process" and not enough "outcome" so now when outcomes are being measured we cannot adequately respond. Just what is our collective impact on students, science, the world? If we could adequately answer this question we would not be faced with the pressures we have now.

The strength of our science, the strength of any science, is the strength of its theory. The history of science is very clear on this point. The growth and development of any science is based on the growth and development of its theory. Assessed in this way, is our science unique or even adequate? The fact of the matter is, while our university brethren may know about the psychological, agricultural, engineering, and sociological sciences on their campuses, they certainly have little understanding of ours.

Yet, even if I take an alternative view and say theory is not the reason for science, we may be performing poorly. Science grows out of a concern for everyday life. One does not sully science by asking questions about the real world. Why else do research? We have room for those interested in cultivating theory, those interested in providing solutions to problems, those interested in describing things and those interested in just exploring an issue of interest. In the past there was plenty of room for these people ("dust bowl empiricists") for there were others trying to build a science and sometimes the science was being built. But the questions were interesting. I would say that people in positions of practical responsibility do not know what we do, do not care about what we do, and even if they know and care, do not find the work particularly illuminating.

Today we are under attack on all levels and in everyway. Those who value science evaluate our science. Those who evaluate our practicality evaluate our practicality--and we are short on both.

Research that attempts to answer questions can lead to the formulation of theory. And I hasten to add, it may do so with equal probability to that associated with so called purely theoretical work. Our goal should be to fully illuminate areas of concern. Send in all the troops you can. Have them eat, drink, sleep, and play the area. Have them find out as much as possible and only when they have let

them out.

Asking the right questions and finding the most effective means of answering them is the key to good science. There is no substitute for having a good idea about what to investigate in the first place. In many ways, what we know about behavior and our ability to formulate questions will be our greatest contribution to consumer affairs. We may be getting so caught up in elegant, fancy, sophisticated ways of doing things that we forget that the importance and the elegance and the science lies in asking the right questions. No amount of statistical and methodological sophistication can make up for a bad question.

Finally, this paper and those of this session represent what seems to be a growing increase in self-consciousness about the state of consumer affairs. But this self examination seems to be correlated with a tendency toward complaining, hand wringing, blame, and dissatisfaction. I will predict that we will be having more of these: "Where is consumer affairs going?", "What must we do about consumer affairs?" This kind of self-consciousness is a bore. (This paper then is boring although in the same line of research which shows that while we say we hate Congress we like our own congressperson I do not consider myself a bore)

Let me be clear. I am not against self consciousness on an individual level. All researchers should be forced to take stock once a year (if they are not doing so already). What is important to me? What are my concerns? While this process is important for the individual, when an entire discipline does it, the implication is that there is a particular place that we all should be going, a particular methodology that we should all be using, a particular topic we should all be studying.

The call for doing important work is easy--doing it is hard. Many people talk the talk but few walk the walk. I sometimes have the feeling that those doing the calling create an environment in which the work that could be and needs to be done is less likely. If all the people calling for changes, criticizing our work,

and rejecting our journal articles because it doesn't live up to some mythical standard were stacked on each other, they would reach the top of the Grand Canyon--and it probably would be a better place for them. Doing research is difficult, problematic, and occasionally a pain. Forcing people into a philosophy of science may deter productivity and take the fun out of the work.

The proper question we should ask is what should the individual be doing, not what the field should be doing. Our field is like a large circus tent where there are different acts happening at the same time. Some occasionally cross, some intermingle, and some occasionally overlap. However, each individual is doing what they want to do and is challenged by the others.

Asking the right questions, not justifying the questions or our field, is the key to good science. A research question that is justified is no substitute for a good idea about what to investigate in the first place. Asking interesting questions is the key to our survival and the only way to etch a meaningful place for our science and for ourselves at the university. It is my belief that the true justification for our work is that it be interesting. Are those who verify dull, trivial, questions but do so with some methodological and statistical sophistication remembered?

Our research and our field is not getting attention or respect because it lacks interest. Our research is dull. This may be why our work is held in such low esteem. This may be why the best students go into other fields. This may be why there is so little enthusiasm among the public for our work and even why there is so little enthusiasm for our work amongst ourselves. We ask mundane, trivial questions. Our success and viability will result from an interesting science.

What I am really trying to say here is: we should not be deterred from understanding better than we do now, how and why remarkable things occur to people. Ask yourself--what is the one thing that you want to know about consumer affairs above

all else? What is the one study that you would want to read? Then go out and do it. Let each one of us go on our way to pursue, to the best of our ability, the answer to the one question you always wanted to know. One person, one question. Two people, two questions. Pretty soon this adds up to some significant understanding. I just hope we have time.

Ending Parable

A young person traveling through the university curriculum heard that a great a wise person had unequalled insight into the mysteries of consumer affairs. The student determined to become her disciple: "I wish to study under you, so that I may gain the knowledge of your insights and the wisdom of your thoughts." After six months of traveling with the sage, the young person was disillusioned, disheartened, and confused: "For six months I have steeped myself in your knowledge you convey and the insights you share. Yet I have learned nothing. I find no pattern to your teaching, and no truth to its content." The wise person looked at the student: "Truth you say, there is no truth. If there was one truth to be applied to all, there would be no need for me. When we first met, you wanted to learn how to interpret what you see in life. To seek understanding and to seek truth are different matters."

Endnotes

1. Professor and Head, Department of Consumer Sciences and Retailing.

**On a Clear Day You Can See Forever:
How Come I Can't See Consumer Affairs?**

Research and teaching in consumer affairs has not served its clients well. Thus, consumer affairs professionals in government and public service do not look to the research and teaching for answers to their many pressing problems. The time is right now for university consumer affairs to become important by focusing on these pressing issues. A lasting, practical, working partnership between those who engage in the discipline and those who practice consumer affairs is demanded.

Kathie Klass, National Highway Traffic Safety Administration¹

We are in the midst of a new Decade of Consumerism. The resurgence of consumerism is more subtle, because it is incorporated into government and the marketplace rather than being heavily and primarily grassroots oriented as in the past. Vice President Gore declared in his "reinvention of government proposal" that quality customer service to the public will be a priority in the Federal Government. (All agencies of the Federal Government are hard at work revamping their agencies so they will be "user friendly".) In addition, for the first time since the beginning of the consumer movement, the majority of consumers have a new interest in the quality and service they receive for their consumer dollars. Product marketing today has moved toward customer protection. As an example, just look at the added services to credit cards like buyer protection.

Consumers today are researching more carefully the products and services they purchase. There is more interest in safety than ever before. However, unfortunately about a third of the vehicles recalled never have the work done. A more shocking issue is that most parents ignore child safety seat recalls. The public is more vocal than ever about poor quality products and service. This is our golden opportunity to prove our worth as a profession! As educators we need to teach students to research beyond "the current assignment" and to prepare creative and useful research. Today, people

experience information overload and want factual and easy-to-use information and resources.

As the on-site instructor for the Purdue/Fight Back! Foundation's National Internship program, I have had the opportunity to work with many students in a professional setting. The students who have participated in this program are top-notch. For many, the transition from student to "real world" work is difficult. The training they received in the classroom is often esoteric and difficult to translate to the demands of a work environment. This unique internship program, in addition to placing students in entry level professional work assignments, provides them with a support system. The students work closely with two instructors, a television reporter, professionals from business and government, and each other. This internship is designed to assist them with the transition from the education environment to the work environment.

Consumer affairs is a unique and challenging profession that has tried to fit the mold of the traditional academic community. We can create numerous opportunities in the 21st century if we are willing to break the mold for traditional research. Unlike most disciplines consumer affairs deals with the nitty gritty issues of life, so the traditional intellectual approach is often uninteresting and beyond the scope of many of its potential users. We must train future researchers to dig deep into the issues, and to prepare their findings in an

interesting, easy to understand and timely manner. Findings should be presented in a way that has "real world" applications for consumers-- after all, isn't that the ultimate bottom line in the first place?

Students have suggested that research is often too complex for the average reader and that academia seems to be just writing for each other. In addition, many feel because consumer issues are changing so fast, the traditional lengthy studies are often outdated by the time the research is released. And of course, outdated research is no longer useful to the consumer.

Many policy professionals often find the academic and esoteric approach to research rather cumbersome and often outdated by the time it is published, so it is easier to seek the information they need from other sources, such as in-house research, trade publications and materials that offer easy-to-absorb executive summaries. After all, we are in the information age and most of us are experiencing information overload. We look for information that is timely, concise and points us toward action that helps us accomplish our goals quickly.

We have the opportunity to advance the consumer profession to the next plateau by taking a creative and practical approach to research. We can and should prepare future professionals with hands-on evaluation techniques that will serve them well as they advance their careers. It is critical to prepare the research that backs up the findings, but future research articles must have a practical focus if consumer studies are to become a vital pragmatic force in the marketplace.

In my opinion, the most important aspect of the consumer discipline is the development of critical thinking skills. Developing research techniques and programs that will enhance creative thinking skills in students will lead to interesting and useful research, and better prepare them for the career ahead of them.

There are many golden opportunities available that will encourage creative research and

serve beyond the professional journal.

For example, in my brief time at the National Highway Traffic Safety Administration (NHETS), I have found there are unlimited research opportunities just within highway safety. These include such broad matters as:

- * Consumers response to product recalls. NHETS has a toll-free Auto Safety Hotline, the number is 800-424-9393. The Hotline's main purpose is two-fold: the first is to receive calls from the public about potential defects and the second is to provide information about auto recalls. Unfortunately, only about two-thirds of consumers participate in the recalls. We are working this year with several of your schools to increase consumer awareness about the services that NHTSA's hotline offers.
- * Crash test results and their effects on consumer behavior. NHETS has worked very hard to increase awareness of its new car assessment program. In fact, last year we met with several focus groups to discuss how we could improve the program. As a result of these meetings, we came out with an easy-to-understand "star" rating program, to make crash tests easier for the average consumer to understand.
- * Seat belt usage. In recent years NHETS has met with tremendous success in the increased use of safety belts. In all but two states there are now seat belt laws. The increased use of safety belts has saved lives and prevented major injuries to consumers. In addition, millions of dollars have been saved in health care costs.
- * Preventing drunk and drugged driving. NHETS has met with great success in lowering the number of drunk drivers on the road through its Ad Council public service campaign and

state and local efforts. Drunk driving accidents are very costly to consumer; an average drunk driving accident costs taxpayers about \$800,000. With an alcohol related accident about every seven minutes, you don't have to be a math major to see that we are talking about serious money. NHETS continues to sponsor the National Drunk and Drugged Driving Prevention Month (in December), with the focus on the tragedy of drunk and/or drugged driving and measures potential "interveners" can take to prevent a companion who has had too much to drink from driving. In 1992 alcohol related deaths on our nation's highways dropped 10% from 1991 levels, the largest drop ever recorded in a two year period.

- * Proper use of child safety seats. All states have laws requiring child safety seats. Unfortunately the response to recalls of child safety seats continues to remain lower than we would like to see. Since 1993, child safety seat manufacturers are required to supply registration cards with each car seat. We hope that this will make it easier to notify parents about product defeats.

Not only would more research on these issues benefit NHETS, it could be successfully marketed to the media for even greater reach to consumers. If I were in the classroom, I would encourage all projects and research to be done as if it was a final report going to a CEO. Corporate and government executives want accurate, detailed and interesting information that is easy and quick to read, with an informative executive summary. If more consumer research was done in this manner, it would reach beyond the professional journals and the profession into the hands of government, community, business and consumer leaders--and it could be

used to develop or change policy. At NHETS we publish vital information to consumers via our monthly recall list of automobiles and auto parts that have been found to have a safety defect. As an instructor I would be remiss in not leaving you with an assignment to further your consumer education. I have a sample recall format to use as a starting point on how you can incorporate this information into your student newspapers. By adapting this important consumer information into your newspapers monthly, you will strengthen student research, presentation and communication skills, while providing an important, timely consumer service to fellow students. Copies of the recall lists are available from my office to assist you in continuing the project.

We are in a decade where the resurgence of consumerism is more subtle because it is incorporated into government and the marketplace. This environment can enable consumer affairs professionals to apply your research and findings to the institutions they serve. Let's forge a lasting, practical, working relationship between those who engage in the discipline of consumer affairs and those who practice consumer affairs in the marketplace.

Endnotes

1. Chief, Consumer Information Division.

Reactions to "The Information Super-Highway of the Future"

The following comments are a transcription of the reactions to "Woody" Kerkeslager's presentation on the information super-highway of the future.

Eileen Hemphill, DC Department Consumer & Regulatory Affairs¹
Mark Manning, Minnesota Department of Education²

Comments of Eileen Hemphill

Universal Service

Communication opportunities should be available to all people at home, in the workplace, in schools, in our community. As we move to the new technology, there will continue to be a need for subsidies or some other form of public interest expression to accommodate the less fortunate among us.

Common carriers should not discriminate. We are already hearing the term information redlining.

Security and Reliability

We must put in place mechanisms to protect privacy rights and to sort out the questions of ownership of electronic data and images. Theft, interception, and tampering with electronic messages transmitted over the system/network are just some of the issues.

We must also have a system that is capable of responding to emergencies and one that incorporates fail-safe devices or mechanisms so that if something happens to a part of the system, the entire system is not shut down.

Usability

Services must be designed at the outset to be accessible in different ways for all the people that need to use them. This includes people who have difficulty seeing, hearing, remembering, walking or speaking the English language.

The goal is to make communication via voice, video, multi-media easy and effortlessly for those who would use it.

Accessibility

Where will we begin to implement the new technologies -- in urban or rural areas, businesses or residences, low income communities or more affluent areas? If we allow the information superhighway to bypass the less fortunate, even for an interim period of time, the information rich will get richer and the information poor poorer.

Affordability

Consumers should be charged rates that are just and reasonable. Affordability is the key to universality. "Techies" and low-income users alike all reap benefits from the varied applications now in use and not even contemplated with the new technology.

Regulation

Until effective competition exists and market forces render existing regulations obsolete, policymakers and regulators will need to promote fair competition to ensure an open network.

Comments of Mark Manning

Information Highway Advantages

Through technology, no matter where students live, they can have access to foreign language teachers, advanced math and science.

The information highway can save money for educational providers. They will not have to send out as many materials, for example. They can do it right on the highway.

Students will enjoy learning more. Why? Because it's fun. They point and click and up comes a short video; and they are not just reading it, they're feeling, they're seeing and they're hearing it.

Information Highway Issues

Who has access? Is it based on economic status? Computers are becoming commonplace in middle and upper income homes. Where incomes aren't as good, there are no computers at home.

The second issue is gender equity. Typically computer games are geared more toward boys than girls.

Another big issue is rural versus metro. The information highway will come to isolated communities but they may have to pay a lot more for it if access to information requires long distance charges, whereas in metropolitan cities access may be free. In a large metropolitan area it may be easier to gain access to training and to required equipment.

Predictions

Competition to be the provider is another issue. I predict we'll see fewer universities in the future. We're going to see databases that allow students to pick and choose from where they want to take their courses electronically. The community college in Deep River Falls may not stand a chance next to Harvard or Cornell.

Kids are going to demand the use of technology and the appliances with it for education. They are use to it and it is a lot more fun.

You will see the merging of voice, video and data into your home onto a big screen, maybe voice activated. You will be able to request all the information available about purchasing ham radio equipment, for instance, and it will appear on your screen. Some of the other impacts will include 500 TV stations into your house, fewer libraries, fewer schools, more telecommuting.

Recommendation

Government should set some of the boundaries, but private industry should implement the superhighway in a free market atmosphere for the public.

Endnotes

1. Chief, Consumer Education and Public Affairs; President, NCCE.
2. Director of Information and Technology.

Sexual Orientation: Are Family Economists Addressing Economic Issues of Diverse Consumers?

Gay and lesbian consumers face numerous forms of economic discrimination. The panelists discussed the economic issues faced by gays and lesbians and the impact on the well-being of the family unit. Panelists also addressed the educational needs of gay and lesbian partners regarding these economic issues. Workshop participants and panelists engaged in discussion of research and educational matters.

Marlene Stum, University of Minnesota¹
Elizabeth M. Dolan, University of New Hampshire²

Same-sex couples experience economic discrimination by virtue of the fact that they cannot marry. Currently, no state sanctions marriages by partners of the same sex. Marriage activates a myriad of social and economic entitlements such as lower taxes (not only income taxes but also inheritance and estate taxes), lower health insurance costs, entitlement to social security benefits, reduced membership fees in organizations, and so forth (for more detail, see for example Minow, 1991 and Robson & Valentine, 1990). While these privileges are not available to unmarried heterosexual couples, they do have the option of becoming married. Homosexual couples do not have that option.

Family economists need to be sensitive to the economic support issues facing lesbians and gays today. To that end, the goals of this panel and discussion session are several: 1) to increase awareness on issues facing gays and lesbians with regard to taxation, benefits, inheritance, retirement planning, as well as discrimination issues in housing and employment; 2) to begin a dialogue among family economists regarding resources and ways to address these issues; and 3) to identify existing and needed research on economic discrimination issues of gay and lesbian consumers.

Summary of the Panelists' Remarks

Beth Zemsky, Director, University of MN Gay & Lesbian Program Office

What is the impact of not being married and not being considered a

family? Even the categories of single, married, divorced do not describe a gay or lesbian couple. Same-sex couples cannot file income taxes as a couple. Insurance is more expensive when a couple cannot qualify for a "family" policy. The issues of adoption and guardianship, rent-controlled apartments, inheritance, and pension plans have all been in the news. Citizenship can be an issue if a partner cannot get a green card because the couple is not married. Even memberships in organizations where a couple cannot qualify for the family discount can be problematic.

Pat Buller, Financial Planner, IDS

Marriage has a privileged status with significant financial and legal impact. Gay and lesbian couples must both carry single coverage for benefits through their employers, at higher prices, because they cannot marry. Many couples have children. If one partner stays at home to care for the children that person loses Social Security credits because s/he can only build on his/her own earnings record, not on a partner's. A child cannot receive a surviving child's benefit if deceased parent was not the biological parent. Pensions do not allow spousal benefits to be paid to partners, only to spouses, requiring both partners to build own pension. For life insurance, gay and lesbian partners must prove an insurable interest in each other's life, where a married couple does not. On the positive side, our federal income tax laws make it possible to shift income and

deductions to enable a non-married couple to pay less in taxes.

Bob Sykora, Executive Director,
Lambda Justice Center

Legal and financial issues have an emotional effect too. Employer benefits may not allow for family or bereavement leave for those in gay or lesbian relationships. A married couple's dower interest in each other's property is recognized in state intestate laws. Since a same-sex couple cannot marry, if partners do not have wills, at the death of one partner, the deceased's biological family will inherit rather than the surviving partner. Because there is no marriage there is no divorce law to structure the breaking up of a relationship. In many states, a break-up has to be done in civil court rather than family court. The misconception that gays and lesbians are all rich supports the bigotry and resentment against them. "Oh, they have all the money" is a way of coalescing hatred against a minority. For example, women earn an average of 69¢ for every \$1 men earn. It is entirely possible for two lesbians to both have minimum wage jobs. There is also a misconception that adding same-sex partners to employer benefits plans will increase the cost of the plan exponentially. Employers who have added these benefits have not found this to be true.

Carol Carrier, Associate VP of Human
Resources, University of MN

The University of Minnesota realized the need to make the educational environment more welcoming to diversity. The domestic partners policy came from a concern about the campus climate and the realization that non-heterosexual employees were receiving unequal treatment with regard to benefits. Morale of current employees as well as recruitment and retention of future employees also prompted this action. The administration and faculty felt a domestic partners policy was a just and fair thing to do. In 1993 the trustees voted to extend all benefits to same sex, committed partners, but not to unmarried heterosexual couples.

The policy is not perfect, nor

has its implementation been without controversy. University employee benefits come through the state employee system. The state of Minnesota has not endorsed the domestic partners policy requiring the university to offer a separate type of health insurance plan to domestic partners. Language in other university policies and procedures is also being changed to include domestic partners.

Discussion

Discrimination in the work place and marketplace costs time, energy and money. The attitude of many employers seems to be "what is the minimum we have to do to avoid being sued?" rather than what is the right thing to do. We need to reframe the issue because discrimination is happening. Change comes slowly and is done primarily on an individual basis.

Educators should find mentors in the gay/lesbian community who are willing to discuss the issues. We can use gay/lesbian centers on campus to bring speakers into classes.

Very little research has been done in this area. Some possible areas of research are: the effect of providing benefits on morale and retention and recruitment; the psychological variables and functioning in the family with respect to financial issues; the affect on morale if there is satisfaction at work due to a domestic partners policy; and the cost of discrimination to the employers.

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Endnotes

1. Assistant Professor, Department of Family Social Science.
2. Associate Professor, Department of Family Studies.

**Accessing Resources to Develop and Deliver Consumer Education Programs:
High Tech, Low Tech, and High Impact**

This workshop focused on resources and techniques educators can use to develop and deliver consumer education programs.

**Cathy Faulcon Bowen, The Pennsylvania State University¹
Les Dlabay, Lake Forest College²**

**Irene Leech, Virginia Polytechnic Institute and State University³
Josephine Swanson, Cornell University⁴**

The world around us is constantly changing and so are ways that educational information and educational programs are being developed and delivered. If consumer educators are going to remain effective, current, and flexible in educating today's consumers, they will need a number of tools to use.

**Satellite Delivered Consumer
Education and Training**

Distance education is a trend sweeping the country. It occurs when the teacher and the learner are geographically separate during most of the educational experience. This not a new concept but one that is gaining increasing attention as educational institutions search for ways to stretch financial and human resources to meet the educational needs of citizens. Satellite teleconferencing and accessing information via the electronic highway are becoming increasingly common.

Satellite teleconferencing is a form of distance education for formal, for-credit education (e.g., secondary, college) and nonformal, noncredit programs (e.g., Cooperative Extension education programs). Consumer educators, can use satellite delivered distance education for their own professional development and for the delivery of educational programs to clientele.

Forty-six of the nation's land grant universities are operating an information and instructional service called AG*SAT, The Agricultural Satellite Corporation. The system, chartered in October, 1989, combines satellite, audio, video and computer technologies so that affiliates can

share credit and noncredit academic instruction, cooperative extension programming, and agricultural research information. Other sources of satellite delivered conferences and credit courses include the Satellite Educational Resources Consortium, Inc. (SERC), a partnership between educators and public broadcasters in 23 states, offering high school and middle school credit courses and the National University Teleconference Network (NUTN) bringing together colleges and universities with programs in teleconferences and telecourses.

Consumer educators who use satellite technology must give special consideration to: design principles, the roles of educators in developing programs and in facilitating satellite conferences on site, and ways to increase interaction of participants. As with many new technologies, educators may be hesitant to use it for fear of unfavorable audience reaction. Research in Virginia indicates that participants have positive reactions to satellite programming. Overall, 75% of agents and 67% of the volunteers who participated in a series of nine satellite volunteer training sessions rated satellite training better or slightly better than more traditional training (Leech, Kratzer, & Murphy, 1994).

Getting Information Electronically

Internet

Internet is a set of networked computers that permits communication among computer users around the world. Using Internet, consumer professionals can quickly and

inexpensively communicate with each other, regulators, peers and others by electronic mail.

Network Information Discovery and Retrieval Tools

Almanac, listservs, gopher, and wide area information server (WAIS) are network information discovery and retrieval tools. These networking tools allow you to explore and locate resources anywhere in the world (Shaffer, 1993).

PENpages

PENpages is a computer-based information service containing thousands of reports, newsletters, fact sheets, census data and other information that consumer educators can use. Within PENpages are databases including: The Family and Well-Being (MAPP); Senior Series; International Food and Nutrition, 4-H Youth Development, National Center for Diversity, and TEACHER*PAGES. TEACHER*PAGES contains information useful for elementary and secondary teachers. PENpages can be accessed toll free through Internet.

No Fail Resources and Instructional Strategies for Consumer Educators

New technologies may be the choice of the moment as they become more accessible around the country. However, they are not likely to replace the services and resources provided by many long-standing agencies, or replace teaching techniques that have proven to be powerful tools in educating others. Consumer educators should be familiar with the resources and services of selected government agencies including the: Federal Trade Commission, Federal Deposit Insurance Corporation, U.S. Department of Agriculture, Consumer Product Safety Commission, Internal Revenue Service, U.S. Office of Consumer Affairs, and state consumer protection offices. Periodicals that are a must for educators who wish to stay informed with the changing consumer scene include: ACCI Newsletter, Consumer Reports, Money, Kiplinger, Wall Street Journal, and Advertising Age.

Involving students in field research (e.g., survey of consumer attitudes, observation of market

behavior) is a practical way to bring the world into the classroom. Another project, student created videos, combine several skills pre-professional consumer educators can refine and use repeatedly during their careers (i.e., identifying a topic worthy of study, collecting information, interpreting and summarizing information about a project and evaluating the usefulness of that information).

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Endnotes

1. Assistant Professor and Extension Specialist, Department of Agricultural and Extension Education.
2. Associate Professor, Department of Economics and Business.
3. Assistant Professor and Extension Specialist, Department of Housing, Interior Design, and Resource Management.
4. Program Leader for Individual, Family and Community Well-Being for Cornell Cooperative Extension.

West Meets East: Practices of Consumer Protection in Asia

This is a summary of the panel discussion of consumer protection practices in Asia.

Jing J. Xiao and Misako Higa, University of Rhode Island¹
Gong-Soog Hong and Richard Widdows, Purdue University²
Hilary Tso, University of New Hampshire³
Lakshmi Malroutu, Queens College, CUNY⁴

Japan (Higa)

Current consumer issues in Japan include safety and quality of imported rice, environmental issues, product liability issues, bad business practice, increasing consumer bankruptcy by over use of credit cards, elderly and handicapped people, employment security, public information, and decreasing in farming population. The Japanese government is still at the stage of collecting information about above issues. The mass media plays an active role in exposing consumer problems. The consumer centers in each cities and towns offer advice, product testing, and seminars to consumers and have been functioning very good. The major problem with these groups is that the active members have been aging and young generations have not been active with them. Consumer education emphasizes consumer issues. Consumer courses have been required at junior and senior high school since 1990 and 1994, respectively. Government publications about consumer problems are easily available, but publications with similar topics sold at bookstores are limited.

South Korea (Hong)

There are several current consumer issues in Korea. An issue related to globalization of the market (i.e., UR agreement) is opening the rice market. Farmers' livelihood is threatened and Korean consumers resist to purchase imported rice. Proper labeling of the imported goods in Korean is another consumer issue as the demand for imported consumption goods increases. The conflict between pharmacists and

Chinese medicine doctors is also a serious consumer problem to Koreans. After a long negotiation and government intervention, a temporary compromise has been reached through agreement of phasing out herbal medicine from pharmacists. Other consumer issues include a poor quality of drinking water, disclosure of banking accounts, product safety, and frauds. The Consumer Protection Law was passed in 1980 to protect consumers in the marketplace. In 1987, the Consumer Protection Board was established as a government agency that protects consumer rights, conducts product testing, and educates consumers. Other consumer groups include the Korean Organization of Consumer Union and many women's organizations.

Taiwan (Tso)

In 1994, Taiwan is listed the 14th world's largest trading power. Taiwanese Consumer Protection Union was founded in January, 1980. In 1994, after 14 year anticipation and lobbying efforts and five year political wrangling at the legislature, the "Consumer Protection Law" was passed and took effect in 4 January. The delay of passing the Consumer Protection law was due to opposition from business leaders in fear of the repeat of the Labor Law. However, when mainland China passed the "Consumer Protection Law" in 1993, it provided a political impetus for the Taiwanese Government to act. The following are a few significant breakthroughs of the law: specify the products liability of manufacturers in order to protect consumers' rights to safe and healthy products and wherever there is ambiguity in this law, it is to be interpreted in favor

of consumers; confer official recognition and government commissions to the Consumer Protection Union; establish consumer protection units within the government system.

India (Malrouu)

The major consumer issues in India are basic economic issues that many developing countries face. They are poverty, illiteracy, environmental concerns, short supply of essential commodities at competitive prices, competition in the manufacturing sector, quality control, use, misuse, and abuse of food and drugs, adulteration of food products, and unfair and restrictive trade practices. In 1991, India had de-regulated and de-governmentalized the major service industries such as telecommunications, insurance, banking, and utilities. Although government agencies, non-governmental organizations, and voluntary agencies are actively involved in addressing the above mentioned issues, consumer protection is still in its inception stage. Many of the organizations were formed during the 1980s and the Consumer Protection Act was enacted in 1986 to address consumer problems and find appropriate solutions. The consumer organizations function as a center for processing information, and dissemination of education and research.

Malaysia (Widdows)

There is a fairly complex set of consumer protection mechanisms in the country. Consumer protection is the brief of the Minister for Domestic Trade and Consumer Affairs. There are independent consumer organizations too, most notably the Consumer Association of Penang, which functions along the lines of Consumers' Union (notice that Penang is the home of IOCU for Asia). On the business side, the mechanisms of self-regulation such as CAPs are not very evident. The "big" issue of 1993 was the posting of prices. Historically bargaining has been widespread and the unwillingness to reveal prices pervaded all types of retailing. In 1993, the government enacted a law requiring all retailers

to post prices on every item of merchandise and the policy appeared to be working. Another government-lead initiative was the placing of consumer complaint boxes at prominent locations throughout the country. An on-going debate as to the cholesterol properties of palm oil versus those of oil from soy beans is an issue concerned the leading export industries of palm oil and involved the U.S.

Mainland China (Xiao)

Consumer issues in China are raised because of the economic reform started in 1978. Since the reform, consumers as a system has been emerging, which is characterized as rapidly increased purchasing power and consumption expectations, but lack of consumer knowledge and information processing capacities. Major issues include product quality and safety, warranties of durable goods, marketing frauds and deceptive advertisements, and price problems. The government has taken the lead in consumer protection by creating the China Consumer Association and its 2,400 local branches, launching nationwide campaigns to seize fake drugs, burn imported dirty clothes, and inspect market prices, encouraging individual consumers to sue offending businesses in court, and severely punishing criminals who sold poisoning food and drinks. Consumer protection laws and regulations have been created and enforced in over 20 provinces and major cities and the National Consumer Protection Law was in effect on the first day of 1994.

Endnotes

1. Assistant Professor, Consumer Affairs (Panel moderator), and Associate Professor, Textiles, Fashion Merchandising & Design, respectively.
2. Assistant Professor and Professor, respectively, Consumer Science and Retailing.
3. Assistant Professor, Family Studies.
4. Assistant Professor, Home Economics.

**Alternative Dispute Resolution For Consumers:
Past, Present and Future**

Alternative dispute resolution (ADR) programs have become the rage of the 90's as an alternative to protracted and expensive litigation in the areas of labor, insurance, securities, and even environmental law. However, using conciliation, mediation and arbitration methods to resolve consumer warranty disputes is not new. The panelists presented the history, models and trends of alternative dispute resolution programs designed to address those types of complaints.

Donna Selnick, California State University, Sacramento¹

John Burton, University of Utah²

Barbara Heinzerling, University of Akron³

Jane Jansen, University of Wisconsin, Milwaukee⁴

Introduction

Many members of ACCI have served, and still serve, as consumer representatives on a variety of manufacturer industry-sponsored programs. Even if they have not served, they certainly have mentioned these programs to their students once or twice. What is the history of the programs, what are they doing, and where are they going?

Donna Selnick

The Past

The longest living ADR is the Major Appliance Consumer Action Panel (MACAP) which was formed in 1970 to mediate consumer complaints; to recommend ways to improve the industry's consumer services; and, to prevent appliance complaints through consumer education. The panel is sponsored by a trade association, not a manufacturer, consisting of volunteers from law, engineering, home economics and education. However, MACAP was not without criticism by consumerists regarding members' affiliations (Feldman, 1980). The independence of ADR panels and boards remains a constant concern.

Prior to 1975, the National Automobile Dealers Association established AUTOCAP which combined mediation and arbitration proceedings (Feldman, 1980).

There is little doubt that the early industry efforts were taken in anticipation of Congress passing the

Magnuson-Moss Warranty Act in 1975 and the Federal Trade Commission adopting Rule 703 in 1984 (Feldman, 1980).⁵ According to the Act, it is congressional policy to "encourage warrantors to establish procedures whereby consumer disputes are fairly and expeditiously settled through informal dispute settlement mechanisms." (Sec. 2310(a)(1)). The law did not require a manufacturer to establish an ADR, but, if it did, it had to follow the FTC rules in order to require its consumers to use the ADR before filing a lawsuit. The FTC has never certified ADR's for compliance nor provided oversight of the ADR's.

Two key requirements in the FTC's rule 703 are that the consumer not be charged any fee for use and that the decision not be binding on the consumer.

After 1975 several other industries tried to create ADR's: CRICAP for the carpet and rug industry; THANACAP (now FSCAP) for the funeral industry; and, FICAP, for the furniture industry. American automobile manufacturers created their own programs: Ford Motor Company's Ford Consumer Appeals Board (1977); General Motors' Autoline run by the BBB (1978); and, Chrysler's Customer Satisfaction Board (1982).

The Present

Even while auto manufacturers were creating ADR programs, states were dissatisfied with them and the Magnuson-Moss Act. Connecticut

passed the first "lemon law" to take care of impaired new cars and now every state has one. Most of the "lemon laws" provide for some sort of ADR with reference to the FTC's Rule 703, but many states added additional requirements for these programs.

States soon became dissatisfied with industry efforts (Center for Auto Safety, 1984). Sometimes the ADR's simply ignored state lemon laws provisions; so, Connecticut further "refined" the concept of ADR's by, first, creating a certification program; and, later, a state-run arbitration program. California is an example of a state certification programs (Arbitration Review Program, 1993) and Washington (Lemon Law Administration, 1992) is an example of a state-run arbitration programs.⁶

The Future

- Oral presentations: should they be allowed/required?
- Arbitrators: who are they?
- Independence: can manufacturer programs guarantee it?
- Binding arbitration: should it be binding for both parties?

The ADR's we see available for consumer warranty disputes evolved as a "step up" from the corporate complaint handling systems, rather than a "step down" from the courtroom, as has been the case in ADR models for personnel, medical, or securities disputes.

John Burton

John related his experiences serving as a member of the Chrysler Customer Satisfaction Board (now the Consumer Arbitration Board) and serving as an arbitrator with Autoline (the BBB General Motors program). He also identified the importance of considering equity in some cases.

Barbara Heinzerling

Barbara reviewed some of the ADR efforts of the American Bar Association. She identified the benefits of ADR as "time, cost, and privacy." She described her experiences serving with a group that reviewed Rule 703 several years ago. She identified several issues that

were raised, but not resolved by the group: personnel policies and procedures; reimbursement of arbitrators; structure of decision-making; jurisdiction (retailer vs. manufacturer); standards to be applied; technical assistance.

Jane Jansen

Jane discussed her new position with DeMars and Assoc., a company that assists Ford and Chrysler with their ADR's. She stated that 1/3 of 1% of all vehicles come to arbitration programs. She identified what to look for in an arbitrator: good communication; interest in fair and expeditious resolution of dispute; interest in public service; some professional experience (eg. research); and, life experience.

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3. Professor.
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5. 15 USC §2301 et. seq. and 16 CFR Part 703.
6. The following states have state-run ADR programs: CT, DC, FL, GA, ME, MA, MN, NH, NY, SC, TX, VT, WA, WV.

Factors Associated with Bond and Stock Holdings

This study examines the characteristics of bond and stock holders, using the 1989 Survey of Consumer Finances. Tobit analysis shows that socioeconomic factors such as income, education, age, gender, and race and psychological factors such as expectation for future family income are significant in explaining the differences in bond and stock holdings. Implications for financial planners and educators are drawn from the findings.

Lucy Xiang Zhong, Purdue University¹

In recent years, the changes in financial markets have brought individual investors a wide range of possible investment instruments. New investment alternatives such as specialized mutual funds, innovative insurance products, and the development of international financial markets have provided individual investors great opportunities to diversify their funds. Facing such a sophisticated market, the unsophisticated individuals and families may need help for their decision making. By identifying the characteristics associated with a particular type of investment, financial planners may be able to better serve their customers.

It is essential to examine the factors affecting bond or stock holdings. First, there have been only few studies in this area. The study by Kreinin (1958; 1959) and Lease, Lewellen, and Schlarbaum (1974) are now two or three decades old. Second, the relatively new study by Lease et al. (1974) is based on the limited data from a brokerage firm. Third, only investors in bonds and stocks were examined. The findings can not be applied to the entire population. The objective of this study is to assess the factors associated with investment holdings.

Related Literature

Socioeconomic factors and psychological variables are closely related to investment decision makings (Haynes & Helms, 1990; 1992; Kreinin, 1958; 1959; Lease et al., 1974). Age, income, education, marital status, gender, and race have

been reported as factors affecting investment holdings. The results from Kreinin (1959) indicated a positively relationship between age, income, education and stock ownership. Nonwhites were less likely to own liquid assets than whites. Marital status and gender of the household head were also related factors in investment decision making.

Psychological factors may also have effects on investment holdings. The descriptive statistics by Kreinin (1959) indicated that optimistic people were more frequent owners of stocks than pessimistic people.

Data and Methods

The data for this study are from the 1989 Survey of Consumer Finances (Kennickell, 1992). The dependent variables in this study are the dollar values of bond and stock holdings. The independent variables are age, income, education, marital status, gender, race and expectation for future economy, future interest rates, and future family income. Tobit analysis was performed. Tobit provides more efficient estimates of parameters and more accurate estimates of expected value of the dependent variable than can be obtained from OLS regression models when the dependent variable is truncated.

Findings

Table 1 presents the results from Tobit analysis. Income, education, age, gender of the household head, race, expectation for future five years of family income

are significant factors in both bond and stock holdings. In addition, expectation for future interest rates is also a significant factor in bond holdings. On the other hand, marital status and expectation for future economy have no significant effect on bond or stock holdings.

Table 1
Factors Contributing to Bond or Stock Holdings

Variable	Bond	Stock
income	1.03E6***	5.94E-7***
education	.365***	.272***
age	.094***	.055***
gender	.596*	.674**
marital	-.228	-.40
race	1.01***	1.16***
fut. ecomy.	-.05	.034
int. rate	-.415***	-.17
fut. income	.695***	.76 ***

*p<.05 ** p<.01*** p<.001

Conclusions and Implications

The results show that socioeconomic factors affect the dollar amount of bond and stock holdings. Higher income, higher educational attainment, being old, and white are associated with larger dollar amount of bond and stock holdings.

Personal financial planners and counselors might be able to serve their clients better if they understand the investors' socioeconomic characteristics related to investment decision making. For example, investment strategies may be developed for highly educated families taking consideration of that they may comprehend easily the positive relationship between the return on investment and the risk assumed. But persons with less formal education may need some extra help to better understand the principals. For older and female households, investment strategies could be quite different. Perhaps some relatively conservative investment options should be considered for them. Older households usually do not have a large amount of cash inflows and the investment purpose is to be able to

have both growth stocks or bonds and some cash income periodically. Thus investing a relatively large percentage in bonds and other types of money market accounts appears to be feasible. On the other hand, young professionals who do not have a heavy family burden may consider to invest most of their funds into stocks of growth and small corporations.

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**U.S. Clothing Expenditures (1929-1990):
Evidence From Vector Autoregression Model**

This paper examines the relationship between United States aggregate expenditures on clothing and selected economic and demographic factors for the years 1929-1990. Using a Vector Autoregression (VAR) model, this research attempts to ascertain possible causal influences among these variables.

Yoon G. Jang, University of Missouri¹

This research has two purposes. The first is to determine to what extent U.S. clothing expenditures between 1929 and 1990 have been influenced by the rate of previous years' price changes, income changes, and the women's labor force participation changes. The relationship between the growth rate of current clothing expenditures and that of previous years' clothing expenditures is also analyzed. The second purpose of this research is to apply the basic Vector Autoregression (VAR) Model to a consumer expenditure study. A VAR model of clothing expenditures provides a simple method of data analysis and this study is unique in its use of VAR to analyze clothing expenditures.

Review of Literature

Time series studies on clothing expenditures have been analyzed from 1929 to 1986 (Winakor, 1989). Using regression and Box-Jenkins analysis, Winakor (1989) attempted to find out why aggregate expenditures for clothing and shoes have declined as a share of total expenditures.

Bryant and Wang (1990) analyzed American consumption patterns and the price of time by using time series data for the 1955-1984 period. An econometric model was developed in which expenditures on durables were viewed not only as a function of current prices and income, but as a function of lagged price, income, and expenditures.

Using time series data, Norum (1990) examined the effect of economic and demographic variables within a multivariate context on U.S. clothing expenditures for the

1929-1987 period. A basic stock adjustment model was estimated using ordinary least squares and a modified version of that model was estimated by nonlinear least squares.

An Error Correction Mechanism (ECM) model of U.S. clothing expenditures was used by Mokhtari to examine the period from 1929 to 1987 (Mokhtari, 1992). In this study, he examined the relationship between U.S. clothing expenditures and determinants such as income, price, unemployment rate, and the population of elderly.

Analysis

Vector Autoregressive (VAR) technique is employed to identify clothing expenditures in time series data that can be used to predict the next few observations in the series. Because the VAR method accounts for all the possible causal influences among the variables (Sharma, Norris, and Cheung, 1991), the advantage of capturing significant trends in the macro economy are more likely. Further, because the current growth rate of clothing expenditures could be influenced by the lagged terms of other endogenous variables, this could be an unique feature of performing an expenditure study using time series data. Thus, the VAR technique provides understanding of not only the trend of the U.S. clothing expenditures over time, but also of how long the lagged terms of price, income, and women's labor force participation have predictive information for forecasting U.S. clothing consumption patterns.

Results

For this research, the four-variable VAR models were estimated and the estimation was processed using RATS software. F-test allows the study of each vector of each exogenous variable lagged 1-year to 4-years. Table 1 presents the results from the F-tests.

Table 1
F-Tests, Dependent Variable: Clothing Expenditures (CSE)

Lagged Indep. Variables	F-Statistic	Signif
CSE(t1-t4)	0.7788	0.545
APP(t1-t4)	1.6356	0.185
DPI(t1-t4)	3.2406	0.021*
LFP(t1-t4)	7.8941	0.000**

N = 57
DF = 40
DW = 1.506388

* significant at 0.05
** significant at 0.01

From Table 1, note that a lagged 4-year period of clothing price changes has no predictive information for forecasting the growth rate of current clothing expenditures. It could be said that clothing expenditures are not responsive to price changes. Table 1 also shows that the growth rate of the previous years' income changes has predictive information for the current growth rate of clothing expenditures. Therefore, income changes have predictive power for forecasting the next few years' observation of U.S. clothing expenditures. From Table 1, it can also be noted that the growth rate of women's labor force participation in previous years has predictive power for forecasting the growth rate of clothing expenditures.

Summary

This study examined the causal influences between U.S. aggregate clothing expenditures and selected economic variables as well as a demographic variable for the years from 1929 to 1990. As the basis of the conceptual framework regarding

the clothing expenditures model, the results indicate that clothing expenditures are not responsive to price changes. This finding is consistent with findings of previous studies (Norum, 1990), however, it contrasts with the findings from Bryant & Wang (1990) and Mokhtari (1992). Throughout this study, clothing expenditures are found to be responsive to income changes. In this study, it was found that a 4-year lagged period of changes in the women's labor force is statistically significant for forecasting U.S. clothing expenditures. This finding is not consistent with Norum's (1990) finding that the increasing women's labor force participation cannot be expected to affect overall U.S. clothing and shoe expenditures.

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**Talking a Different Perspective:
A Qualitative Approach to Consumer Research**

This paper summarizes and develops an argument for a qualitative approach to consumer research.

Susanne Friese, University of Hohenheim, Stuttgart, Germany¹

Research over the last 400 years was, and still is, dominated by the assumptions of the positivist and later the postpositivist paradigm. Both paradigms mainly utilize a quantitative research approach. Thumbing through ACCI publications, the predominant "language" that is spoken is quantitative as well. I want to talk from a different perspective - the qualitative point of view.

The underlying philosophy of any research approach is based upon the answers that proponents give to three basic questions: the ontological, the epistemological and the methodological question. 1.) The ontological question asks what is the nature of reality and what is there that can be known. 2.) The epistemological question considers the relationship between the knower and that what can be known. And 3.), the methodological question gives an answer to how the inquirer can go about finding out about that what he or she believes can be known (Guba & Lincoln, 1994).

A positivist would answer the three above stated questions as follows: 1.) There is a "real" reality out there driven by natural laws that can be fully apprehended. 2.) The investigator and the investigated "object" are independent entities. And 3.), a priori formulated hypotheses are subjected to empirical test in order to verify them. Possible confounding factors must be carefully controlled (Guba & Lincoln, 1994). This view is rooted in Decartes's philosophy. In his work *Discourse on Method* (1637), Decartes emphasized the importance of mathematics and objectivity in the search for truth. According to Decartes's view, "investigators should stand back from those elements of the world that might otherwise

corrupt their analytical powers" (Hamilton, 1994, p. 62). Decartes can be seen as the founder of the quantitative research field.

The positivist paradigm prevailed over the last centuries, however, critique arose amongst its own proponents. Due to the criticism, the postpositivist paradigm came into being. For a postpositivist a "real" reality exists but is only imperfectly and probabilistically apprehendable. A strict separation between the investigator and the investigated object is abandoned as not possible to maintain but objectivity remains as a "regulatory ideal." Objectivity is achieved with the help of external guardians such as the critical tradition, the critical community (professional peers, editors, referees), and via replication of findings. Methodology focuses on falsification rather than verification of hypotheses, and an increased utilization of qualitative techniques (Guba & Lincoln, 1994).

The positivist paradigm was not only questioned internally by its own proponents but also externally with the development of social sciences as a discipline of its own in the 17th and 18th century. According to Hamilton (1994), Immanuel Kant's book *The Critique of Pure Reason* (1781) can be viewed as the ultimate source of qualitative thinking. Kant proposed that knowledge is based on an understanding which is more than just a consequence of experience. Therefore one cannot separate the knower from that what is there to be known. Kant's perspective opened the door to epistemologies that allowed inside-the-head-processes such as subjectivism and idealism.

Although the positivist and postpositivist paradigm dominated the social research arena over the last

centuries, various intellectual movements fostering a qualitative approach persisted. For example, Wilhem Dilthey (1833-1911), following Kant's thoughts, emphasized the concept of *Erlebnis* (lived experience). The concept of *Erlebnis* relates to the relationship between individuals and the social, historical and cultural aspect of their lives. Dilthey contrasted the role of understanding of such experiences (*Verstehen*) with the quantitative practices of explanation (*Erklärung*). By the end of the 19th century, the progressive movement developed in the United States. Its ideals had common ground with Kantian thoughts and the German tradition about the nature of human freedom and the development of practical reason. *Verstehen*, therefore, also had its place in the progressive inquiry of social phenomena. Based on these early thinkers, the constructivist perspective evolved over the last decades. The constructivist view is presented here to contrast its ontology, epistemology and methodology with the (post)positivist view, and to dismantle some of the myth that surrounds qualitative methodologies and qualitative researchers in general.

A constructivist believes that the world around us consists of multiple, apprehendable and sometimes conflicting realities. These realities are products of our human minds. Therefore, knowledge is created through an interactive process between the inquirer and the respondents. Methodology emphasizes hermeneutical and dialectic techniques. The goal is to understand "the complex world of lived experience from the point of view of those who live it" (Schwandt, 1994, p. 118).

The reader may ask now how one can come to adopt such a view point. Or in other words, what is the training of a constructivist? The simple answer is through a process of re-socialization from an early and usually intense exposure to the received view of science (=postpositivism). Students/faculty are very likely to have studied the methodology of postpositivism but have never received any specific information about the underlying

philosophical assumptions. Researchers are seldom aware that they conduct research within a particular paradigm, and rarely do they know that this paradigm is only one of many possible alternatives.

In order to become a constructivist, one must first come to appreciate paradigm differences. This can only be achieved by mastering the techniques and assumptions of "the other paradigm" - the paradigm of positivism and/or postpositivism. Thus, a constructivist does not choose a qualitative approach because he or she is a bad mathematician or because he or she flunked the statistic courses; a constructivist chooses this approach because he or she believes that the philosophical assumptions this approach is based upon describe the nature of reality better or more appropriately than the assumptions made by an alternative paradigm.

My belief is that quantitative and qualitative methods complement each other and that the field of consumer research can only gain by a mutual acceptance and respect towards the findings and research papers of both.

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