

THE GROWTH OF CONSUMER EDUCATION IN THE UNITED STATES

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By

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Bachelor of Science

Oklahoma Agricultural and Mechanical College

Stillwater, Oklahoma

1939

Submitted to the Department of Commercial Education

Oklahoma Agricultural and Mechanical College

In Partial Fulfillment of the Requirements

For the Degree of

MASTER OF SCIENCE

1940

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AGRICULTURAL & MECHANICAL COLLEGE
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ACKNOWLEDGMENT

Acknowledgment is made for the supervision of Dr. McKee Fisk, Head of Commercial Education Department. His helpful guidance and kindly encouragement have many times kept the author from faltering and discouragement. His wise suggestions and constructive criticisms have proved him to be an excellent adviser.

Acknowledgment is also made to Francis V. Unzicker for his helpful suggestions and criticisms.

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CHAPTER I

INTRODUCTION

The educational phase of the consumer movement was greatly stimulated by Henry Harap's study, Education of the Consumer¹ which appeared in 1924. It was largely due to the influence of Harap's study that educators began to see the necessity for consumer training at the various school levels. Previous to the appearance of Harap's work, the interest in consumer education had been practically negligible.

Further impetus was given to this educational phase with the publication of the guinea pig books. These books became an important factor in establishing the idea among educators that consumer training, which went beyond that being furnished by the home economics departments, was highly desirable. Prior to the publication of these books, home economics instructors had shown interest in training girls to make wiser and better choices in the selection of foods and textiles used in connection with special classes, but apparently no specific training was given in the purchasing of other consumer goods.

Since the economic depression which began in 1929 made necessary a more careful evaluation of all commodities and services, it can be said that there is a direct relationship between the economic status of the consumers and the development of consumer education.

¹Henry Harap, The Education of the Consumer, Macmillan Company, New York, 1924.

Because the changes brought about by the depression were in a sense universal, educators, manufacturers, and retailers became interested in the development of consumer education as an integral part of formal education. Due to the fact that these various groups became interested in consumer education, this phase of the consumer movement has not been localized in cities or particular sections of the country; however, more intensity is being shown in certain sections of the country than in others.

There are well defined consumer interests developing in organizations of business and consumers alike. Thus, the American Standards Association has organized an Advisory Committee for Ultimate Consumer Goods, and the Consumer-Retailer Relations Council has been formed as an agency of communication between the two economic groups. The General Federation of Women's Clubs has established a department of consumer education. An annual Business-Consumer Relations Conference has been organized by the National Association of Better Business Bureaus.

Not only have business and other organizations shown an interest in the consumer movement, but the government as well has taken an active part in the growth of the movement. The Department of Labor has set up the Consumer Projects as the result of the unconstitutionality of the National Recovery Administration, which had established the Consumers' Advisory Board. One of the most important

consumer agencies in the government service has been established in the office of the Consumers' Counsel. The present government administration has sent a commission to Europe to study consumer cooperatives. Food, Drug, and Cosmetic Acts have been passed by Congress in order to give federal legislation to the consumer movement. The study of the federal laws and acts has played a large part in consumer education.

Educators have followed closely the interest shown by these other groups. For instance, the Institute for Consumer Education, an independent agency for consumer education, has been founded by the Alfred P. Sloan Foundation at Stephens College, Columbia, Missouri.

Conventions and conferences are being held in order to work with the needs of those interested in consumer education. At the first National Conference for Consumer Education which was sponsored by the Institute for Consumer Education, Stephens College, Columbia, Missouri, in 1939, there was an attendance of 400 representatives of all phases of the consumer movement. In 1940, at the second National Conference, there were about 700 representatives.

The National Education Association is also interested in the needs of the consumer. In a recent report, the Educational Policies Commission of the National Education Association states,

The whole direction and pattern of a democratic nation's economy are a reflection of the ideals of

its consumers. If the standards held by the consumers of a nation are pitched at a low level, production schedules will be planned accordingly.²

Thus, consumer training, as well as training in production, becomes an important part of the educational system. This report, Education and Economic Well-Being in American Democracy, which was published by the Educational Policies Commission of the National Education Association devotes an entire chapter, approximately one-fifth of the book to the importance of consumer education.

In the field of education, the training of the consumer has not been undertaken by one department only. The large amount of literature concerning consumer education which has been appearing in educational publications indicates the growing importance of consumer education. Prior to 1935, there was nothing listed in the Education Index under the heading of consumer education; the only listing being "Consumption". Since that time, however, long lists of references have appeared.

More recognition was gained for the consumer movement when the Twentieth Century Fund published a report, Does Distribution Cost Too Much?³ This report was made because of the need of an accurate over-all picture, an appraisal of the distribution system as a whole, and a program for

²Educational Policies Commission, Education and Economic Well-Being in American Democracy, p. 45.

³The Twentieth Century Fund, Does Distribution Cost Too Much?, Twentieth Century Fund, Incorporated, New York, 1939.

making the distribution system more efficient for the benefit of the consumer. The report states:

Our economic structure has experienced vast changes during the last hundred years. A host of commodities has been introduced into our everyday life which were undreamed of half a century ago. The development of so-called mass production with its many economies has been the outstanding feature of the last two decades. Yet mass production without mass distribution is impossible.⁴

The need for consumer training is a direct outcome of the shifts and changes that have taken place as a result of mass production with the corresponding failure of manufacturers and retailers to keep pace with these shifts and changes in consumers' buying problems.

Thus, it seems that the consumer movement is not a "one-man" movement, but rather is a movement commanding the interest of many groups. Although many groups are interested in the consumer movement, consumer education is only the educational phase of the consumer movement.

PURPOSE

The purpose of this study is to examine and analyze the published materials of consumer education with a view to determining the growth of consumer education in the schools. Findings of studies which have been made in regard to the status of consumer education are to be collected and used in this study. Factors of the status of consumer education used are: 1. Should consumer education be a combined or separate course. 2. Which department should teach consumer education. 3. On what grade level should consumer education be placed.

⁴Ibid, p. 8.

PROCEDURE AND MATERIALS

The method used in this study is a combination of what have been termed the library and historical methods, in that sources of information are obtained through library readings of past and present literature dealing with consumer education. The sources used are:

- I. Periodicals, government bulletins, books, and literature of business education and of the general education fields.
- II. Courses of study of schools offering courses in consumer education.

DEFINITIONS

Consumer education has many concepts. Some educators think of consumer education as money management; others believe that a course in consumer education means training in selection of commodities. Another concept is that the student should be made "consumer conscious". At the recent Consumer Education Conference sponsored by the Institute for Consumer Education, Stephens College, Columbia, Missouri, various speakers made it clear that in defining consumer education, there should be no restrictions or boundaries.

Hence, it appears that the conception of consumer education is almost as broad as life itself and is not susceptible to precise definition.

In setting the boundaries of consumer education, the scope as instituted by a Consumers' Conference sponsored by the United States Office of Education will be used in this study.

SCOPE OF CONSUMER EDUCATION:

1. Since the aim of education is to improve living, the aim of consumer education is to improve living by a consideration of one of the broad fields of living, namely, consumption.
2. The field of consumption includes:
 - a. Problems of individuals and families in--
 - (1) Choice-making--factors involved in choosing between different kinds of commodities and services in terms of values sought.
 - (2) Income management and financial planning in the use of resources to secure commodities and services desired for present and future use.
 - (3) Buying and using commodities and services to secure greatest satisfactions from income and credit available.
 - b. Consideration of the following aspects of each of the above problems:
 - (1) Economic
 - (2) Social and ethical
 - (3) Psychological
 - (4) Physiological
 - (5) Esthetic
 - (6) Legal
 - (7) Scientific

3. Basic to any program of consumer education is a consideration of the following social factors:
 - a. Distribution of national income.
 - b. Responsibility of individuals and families as members of society.
 - c. General character of the local community as it affects consumers' problems and the relationships of individuals within the community.
 - d. Agencies which aid and protect individuals and families as consumers.
 - e. Present and probable future economic status of the learner.
4. In any program of consumer education due regard must be given to the inter-relationships of all problems and phases of the subject.

CONSUMER MOVEMENT:

The consumer movement in the widest sense of the term consists of all the efforts of organized or unorganized groups, to make the consumer a wiser buyer and user of those products and services which she acquires in her capacity as a consumer. The purpose of these efforts is to raise the standards of living of the consumer by making her recognize more clearly her wants and needs and by equipping her with knowledge and factual information to help her satisfy them.

Consumer education is only one factor in the consumer movement, but it is the chief factor of that movement established in formal education at the present time.

LIMITATIONS

Since little historical literature relative to consumer education is available, the sources of information

are few, therefore, materials available are limited. This study deals only with the consumer education factor of the consumer movement, mentioning the other factors only in view of their relationship with the consumer education development in the United States.

CHAPTER II

GROWTH OF THE CONSUMER MOVEMENT

Although consumer education is only a part of the consumer movement, the history of consumer education naturally begins with the history of the consumer movement. The consumer movement is not one which has developed into being over night. Despite the general belief that organized consumer activity is a comparatively new development, the movement actually had its genesis in an earlier American era. Even before 1800, there was an interest manifested in consumer education. Adam Smith in his Wealth of Nations says,

Consumption is the sole end and purpose of all production, and the interest of the producer ought to be attended to only so far as it may be necessary for promoting that of the consumer.¹

It is usually recognized that the home economists were the first to realize the importance of consumer education.

To the home economists go the honors for the first consumer education which later translated itself into demands on government and private enterprise for instruction in wise buymanship and standards of identity that would make scientific purchasing possible.²

The English home economists were interested in this movement, and that interest spread to the United States. England had a Magazine of Domestic Economy in the early

¹Adam Smith, Wealth of Nations, Book IV, Chapter 8, (Cannon Edition) p. 159, The Modern Library, New York, 1937.

²Benjamin R. Andrews, "It's a Mass Movement", Retailing, April 17, 1939, p. 2.

1800's which gave women new ideas as directors of consumption. The political difficulty which then existed between the United States and England was not enough to bar this magazine from circulation in the United States, for the American women still looked to their homeland for fashions, housekeeping methods, and sewing hints. Consumer education of a kind has probably always been carried on in the home by the parents, with the mother as the principal instructor.

Other than consumer education, the consumer movement may be traced along four lines, each of these lines having a distinct influence on the development of consumer education. These other trends of the consumer movement are:

1. Consumer cooperatives.
2. Development of governmental control and governmental agencies.
3. Activities of manufacturers and advertisers with special emphasis on the development of private testing agencies.
4. Activities of professional organizations, clubs, and educational organizations.

CONSUMER COOPERATIVES

Organized consumer education made its appearance when the first consumer cooperative was established. It is a generally accepted fact that the first consumer cooperative was the Rochdale cooperative established by a small group of weavers in England in 1843.³ This movement spread

³Mabel B. Trilling, E. Kingman Eberhart, and Florence Williams Nicholas, When You Buy, J. B. Lippincott Company, Chicago, 1938, p. 323.

to Sweden in 1851, after its successful beginning in England.⁴ Scandinavian countries in Europe followed and the movement was organized in the United States.

Although European countries had initiated the cooperative movement earlier, it was not until 1845 that such a movement was started in Boston, Massachusetts. The movement reached a further stage of development in 1867, when the Grange was organized. To some extent it was a cooperative movement, but its influence in recent years has not been great, although it is still in existence. The first consumer cooperative to be recognized and successful in this country was the housewives' milk cooperative which was started in Waukegan, Illinois, in 1910.⁵ This venture grew and spread. Other cooperatives sprang up in Minnesota, Wisconsin, Michigan, organized largely by Scandinavians who had settled there and were engaged in dairying. These groups have lasted and have been successful. Their founders understood the basic principles of sound and successful cooperation as it was used in their home countries.⁶ In 1917, representatives from nineteen cooperatives met at Superior, Wisconsin, to consider their problems, and the

⁴Marcus W. Childs, Sweden: The Middle Way, Yale University Press, 1936.

⁵Trilling, Eberhart, and Kingman, op. cit., pp. 313, 314.

⁶Bunn and Falk, Cooperative Life and Business, Milwaukee, E. M. Hale and Company, 1936, pp. 32, 35.

Central Wholesale Cooperative of Wisconsin was formed.⁷ Most of these early cooperatives were producer cooperatives engaged in marketing products produced on farms with scant attention to consumer aspects.

In recent years the cooperative movement has spread rapidly, especially in rural communities. In 1938, it is estimated that there were some three million persons organized into some eleven thousand cooperatives, doing a business in excess of five hundred millions of dollars annually. Cooperatives have entered many fields of business and under proper management are proving successful. The cooperative movement is becoming better unified, better organized, and is still growing. The movement has recently received substantial encouragement from the Federal Government. The consumer cooperatives have played a part in the development of consumer education, for they publish a newspaper and bulletins which give consumers information concerning labeling, price, and standards, as well as making research studies which deal with consumers' habits. Schools are cooperated with to the extent that the classes are invited to inspect local consumer cooperatives.

GOVERNMENT CONTROL AND AGENCIES

As far as can be ascertained, the earliest governmental interest shown in the consumer movement was aroused in 1820. The New York legislature considered an appropriation for a

⁷Trilling, Eberhart, and Kingman, op. cit., p. 330.

food chemist and a food laboratory for the first higher educational institution for women.

The first important federal legislation for consumers was the Sherman Anti-trust law of 1890, which protected consumers by forbidding monopolies or conspiracy in restraint of trade. Hand in hand with the schools, the home economists in the United States Department of Agriculture were also furthering the cause of consumer knowledge. In 1894, nutrition research was begun and in 1922, this project grew into the Bureau of Home Economics, whose numerous studies and research projects have led to improved production techniques in certain mills and factories.

In 1906, the first Food and Drug Law was passed providing the consumer with some protection against poisonous drugs and foods.

In 1914, the passage of the Federal Trade Commission Act by Congress stood out as a new milestone in consumer history. The commission was designed originally to protect manufacturers and tradesmen from unscrupulous business men, but by its activities it protected the consumers indirectly. The Clayton Anti-trust Act of 1914, which expanded the provisions of the Sherman Anti-trust Act and specifically defined certain unfair practices, such as exclusive contracts which prevented purchasers of goods from dealing in competing goods, was passed. Along with the work in Washington, the Smith-Lever Agricultural and Home Economics Extension Act in 1914 had created America's unique system of adult education for rural men in agriculture and for rural women in

homemaking, in which training of the consumer is today a definite activity.

The Bureau of Home Economics was established by the Department of Agriculture in 1922. This bureau is still in existence and in recent years has been active in the promotion of consumer education.⁸

An advance in the training of the consumers in rural districts was gained when the Purnell Act of 1925 was passed. This widened agricultural experiment station programs in all states to include research on economic and social aspects of farm living, and created a home economics research agency which in 1938, had over 211 research projects under way, nearly all of which have a bearing on consumer knowledge.

In 1933, the federal government believing it was time that consumers be aided by their intervention, passed the National Recovery Act which set up the Consumers' Advisory Board. This was the first time that the consumer had been recognized in establishing economic principles of the country. This act had a marked influence in increasing local consumer activity all over the country. In the same year, the Agricultural Adjustment Administration set up the most important consumer agency in the government service, which published the Consumers Guide, a magazine having a free circulation of one hundred and thirty-five thousand. This

⁸Consumer Services of Government Agencies, Washington, D. C., 1937, p. 35.

agency represents the consumer at all Department of Agriculture hearings. In the same year, the new Food and Drug Act was passed to protect consumers in their purchases.

Consumer education was given considerable impetus in 1935, when the United States Office of Education published a manual, "Consumer Buying in the Educational Program of Homemaking". The manual was published only after experimental teaching and conferences with leaders in all parts of the country.

National politics took up the interest in the consumer movement when consumer protection was incorporated in the platform of the National Democratic party, demonstrating for the first time the political importances of the consumer movement. The administration had sent a commission to Europe to study consumer cooperatives.

In 1937, the Federal Trade Commission began to issue its own rules.⁹ Rules regarding rayon came first, followed by rules regarding silk and fur, and in 1938, there were rules on cotton.

The Federal Trade Commission promulgated the rayon rules,--the first compulsory fibre identification regulations. Many of the large women's organizations increased their consumer activities.¹⁰

⁹Consumer Services of Government Agencies, op. cit., p. 48.

¹⁰W. K. Gabler, Labeling the Consumer Movement, American Retail Federation, 1627 K Street, N. W. Washington, D. C., pp. 15, 16.

The Consumers' National Federation was also formed in 1937; it was designed to

.....become the coordinating agency of all organizations interested in consumer activities.¹¹

The Consumers Counsel of Bituminous Coal Commission was also established in 1937 by an act of Congress. This was the first such commission to be established by an act of Congress.

The Wheeler-Lea Amendment of 1938, gave the Federal Trade Commission authority to enforce the food and drug act and to further protect consumers. It also empowered the commission to aid in the regulation of advertising. The act was a measure to insure truthful advertising, with power to prohibit false and misleading advertising of foods, drugs, and cosmetics.

Federal aid for consumers was further advanced when the National Bureau of Standards had been organized in the Department of Commerce. This agency was created primarily for the purpose of establishing and maintaining standards of measurement, of quality, of performance, and of practice. The National Bureau of Standards serves not only tax-supported agencies--Federal and local--but also the consuming public. In order that the over-the-counter buyer may have the advantage of purchasing commodities built in accordance with quality specifications, the Bureau has

¹¹Ibid, p. 16

developed the labeling plan by means of which manufacturers are encouraged to identify by suitable labels such of their commodities as they are willing to guarantee as complying with certain nationally recognized standards and specifications. The bureau cooperates with business and professional groups in encouraging improved standards for building construction, and the application of the latest developments in the use of building materials for the benefit of consumers.¹²

Some states and numerous municipalities have enacted laws and ordinances to protect the consumer. In 1936, Wisconsin passed a law requiring the teaching of consumer cooperation in all schools. In 1938, Michigan set up the State Consumer Department. Alabama, Connecticut, Kentucky, Maine, Nebraska, and North Dakota, all operate laboratories and issue reports on request about a number of commodities, some by brand name. Most large cities have specific regulations regarding the distribution of food. City ordinances concerning weights, measures, and inspection of milk have been passed in most towns to protect the consumer. New York City has established a Department of the Consumer in order to give better protection to the consumers.

Considerable legislation is still pending and it seems that the trend is toward more governmental regulation of distribution for the purpose of the protection of the consumer. The Federal program for the consumer is included

¹²Consumer Services of Government Agencies, op. cit., p. 48.

in the consumer education factor of the consumer movement.

ADVERTISERS, MANUFACTURERS, AND PRIVATE
TESTING AGENCIES

In 1901, Good Housekeeping Institute became an editorial department of Good Housekeeping Magazine¹³, whose staff realized that homemaking was different and more complicated than ever before in history. Good Housekeeping tests foods, cosmetics, and medical cabinet supplies. It publishes a buying guide, "Foods Tested and Approved". This magazine established the first laboratory in which it could study new developments, evaluate new methods, test qualities and performances of household appliances, utensils, household soaps, and other household products produced by industry. Consumers have come to depend on the "Good Housekeeping Seal of Approval".

The Household Finance Corporation of Chicago published a series of Better Buymanship Bulletins, giving advice on the purchase of numerous commodities but making no recommendation as to specific products. These bulletins cover principles of buying that should be taken into consideration.

McCall's Magazine established a "How to Buy" service in 1938, but it is not as extensive as that of Good Housekeeping.¹⁴ A forty-four page booklet on points to consider

¹³Introduction to Good Housekeeping Institute, 57 Street, New York City, New York, pp. 3, 19, 1939.

¹⁴McCall's How to Buy Service, McCalls Magazine, 250 Park Avenue, New York City, New York, pp. 1, 2.

in buying numerous commodities, is issued free. It does not operate a laboratory nor issue reports on any specific product.

The Parents Magazine issues "Seals of Approval" to companies whose products are certified and approved by the Parents Magazine Advisory Service for Homes with Children.¹⁵

The American Dental Association offers the service of the "A. D. A. Seal of Acceptance" and publishes a list of approved preparations.

The National Consumer-Retailer Council was formed in 1937, and was promoted by the National Retail Dry Goods Association. Its purpose is to provide a mechanism through which consumers and retailers can meet on equal terms and discuss consumer problems and consumer relations.

Retailers made their bid to the fame of the consumer movement when the Business-Relations Conference organized by the National Association of Better Business Bureaus in Buffalo in 1939, was established. This was the first important business-organized conference devoted entirely to the discussion of Business-Consumer Relations.

The National Association of Better Bureaus publishes a series of pamphlets, "Facts You Should Know", on a series of topics and commodities. An attempt is made to set up some principles to guide the buyer in wise purchasing.

¹⁵W. K. Gabler, Labeling the Consumer Movement, op. cit., p. 31.

That business is somewhat alarmed, perturbed and apprehensive of the consumer movement is indicated by the recent publication, Labeling the Consumer Movement,¹⁶ sponsored by the American Retail Federation; other publications are current which present unbiased appraisal of the consumer movement. Business has come to realize that there is a definite consumer movement and that it must do something about it.¹⁷

When Your Money's Worth was published, a new trend in consumer education followed. This book was so successful in arousing questions that the readers began to write to the authors asking for more specific and additional information. A consumers' club of five hundred and sixty-five persons was organized and in December, 1929, it became the Consumers Research, Incorporated.¹⁸

It was the first independent organization to set up an approving and testing service. Membership was solicited and confidential bulletins reporting findings were sent to each member. The organization still functions and reports a membership of about sixty thousand, with probably about five times as many readers.

¹⁶W. K. Gabler, Labeling the Consumer Movement, op. cit., pp. 14, 16.

¹⁷Introduction to Consumers Research, Consumers Research, Washington, D. C., p. 3, 1937.

¹⁸Introduction to Consumers Research, Consumers Research, op. cit., p. 3, 1937.

Consumers Research, Incorporated is a non-profit, non-commercial, research and educational organization which studies, tests and reports on goods and services. Its purpose is to provide a clearing house where information of importance to the consumer may be assembled, edited, and promulgated.

Consumers Union was founded in February, 1936, by persons who had previously been a part of the personnel of Consumers Research. The primary purpose of Consumers Union is to report labor conditions in manufacturing plants. In many respects the Consumers Union is similar to Consumers Research. The Consumers Union claims to operate on a non-profit basis and to have no connections, direct or indirect, with any manufacturing or commercial interest.

The curiosity of consumers, because of this unprecedented series of consumer movements and agencies, turned to alarm, and through their various associations they organized committees to investigate charges brought against manufacturers. For several years there was much loose talking and thinking. Violent, and in many cases, unjust attacks were made by those who were using as their slogan, "Protect the Consumer". These groups, all too frequently, did not work for the best interest of the consumer and a reaction followed. Professional protectors began to be regarded with suspicion, and many have disappeared or are in disrepute.

Numerous other private testing agencies have been started, some of which were very questionable in nature and

many of which have failed to survive. Testing agencies are now being subjected to rather careful and vigorous scrutiny before their recommendations are accepted.

PROFESSIONAL ORGANIZATIONS

The American Home Economics Association was formed in 1908, with emphasis on better use of purchased products and better homemaking. In 1918, this organization launched its first campaign for labels with quality specifications. It supports legislative measures involving honest merchandising and has a large membership.

The American Association of University Women has taken up the Consumer Movement and in 1937, doubled its consumer activities. It sponsors study guide groups in consumer problems and promotes numerous activities.¹⁹

The General Federation of Women's Clubs has a large membership and is in the process of preparing a definite consumer program. It has been sponsoring weekly radio broadcasts discussing consumer problems and is working cooperatively with other organizations. When the Federal Trade Commission was making rules concerning fabrics, the General Federation of Women's Clubs passed a resolution, in the spring of 1938, at their convention, endorsing the fiber identification program of the Federal Trade Commission.

The National Congress of Parents and Teachers has a membership of two million, two hundred fifty thousand individuals. Its membership is made up of local associations

¹⁹W. K. Gabler, op. cit., p. 23.

composed of teachers and parents of school children. The consumer activities of this organization consists of:

Active in regard to all problems of the home and homemakers' consumer problems. Holds regular home-making conferences. Publishes Parent Teachers Magazine. Represented on the Advisory Committee on Ultimate Consumer Goods of the American Standards Association.²⁰

The National Federation of Business and Professional Women's Clubs has a membership of seventy thousand individuals in one thousand six hundred clubs. The clubs are made up of business and professional women. The consumer activities of this organization consists of:

Current program includes the study of factors which have produced unemployment and the effect of unemployment on consumers; the study of pressure groups and conflicting interests in the United States and the advisability of governmental regulation of business and industry.²¹

There are several independent organizations with consumer problems as their sole purpose. These organizations consist of the Consumers' National Federation, United Conference on High Cost of Living, Consumers' Conference of Greater Cincinnati, and the Greater Boston Consumer Committee on Milk.

The Consumers' National Federation has as its consumer activities:

Coordinates consumer organizations. Exchanges and disseminates information among members relating

²⁰Ibid, p. 23.

²¹Ibid, p. 23.

to all questions affecting the consumer interest. Holds annual conferences for the discussion of member organization activities. Publishes The Consumer.²²

The United Conference on High Cost of Living consists of individuals mostly in lower income groups. This organization is interested in:

Campaigns for high standards of living, lower utility rates, graduated income tax to replace sales tax, more housing at lower rental, adequate recreational facilities, and low cost of hospitalization. Established neighborhood consumer groups to carry on activities best suited to particular needs of members of these groups.²³

The Consumers' Conference of Greater Cincinnati represents a membership of forty thousand, whose consumer activities consist of:

Organized the Consumer Institute in 1936 to analyze and study the common problems of the merchant, consumer, and manufacturer. Has gained the cooperation of several retail store merchants in Cincinnati in the use of informative labeling. Promotes consumer education in Cincinnati.²⁴

The Greater Boston Consumer Committee on Milk is composed of individuals and organizations interested in consumer problems. These individuals are interested in:

The development of plans of action along the following lines:

Resale price
Legislative action
Cooperative distribution
Marketing efficiency²⁵

²²Ibid, p. 24.

²³Ibid, p. 24.

²⁴Ibid, p. 24.

²⁵Ibid, p. 24.

SUMMARY

The consumer movement has been in existence since the latter part of the eighteenth century. It has been within recent years that the consumer movement has gained momentum. Although consumer education is an important phase of the consumer movement, there are four other lines that have had a distinct bearing on the consumer movement.

CONSUMER COOPERATIVES: The consumer cooperative was one of the earliest factors in the consumer movement. It has contributed the cooperative idea to the consumer education phase of the consumer movement. Through the educational features of the consumer cooperative, students are allowed to visit consumer cooperatives, and through the study of labels, brands, and measures of weight used by these organizations, the students are given an opportunity to become intelligent consumers.

GOVERNMENT CONTROL AGENCIES: As early as 1820, there was legislation introduced to the legislature of New York in order that the consumer might be better educated and protected. In 1890, the Sherman Anti-trust Law, giving protection to the consumer, was passed. Further legislation for the protection of the consumer was passed in 1918, when the Federal Trade Commission Act and the Clayton Anti-trust Act were passed. Since 1933, the government has established many organizations whose purposes are to protect the consumer. Governmental bulletins which give consumers information concerning the purchase of commodities

have been available in recent years.

ADVERTISERS, MANUFACTURERS, AND PRIVATE TESTING AGENCIES:

Many magazines have established testing facilities for their readers. Good Housekeeping led the field when in 1901, the Good Housekeeping Institute became an editorial department of Good Housekeeping. Private testing agencies such as Consumers Union and Consumers Research, Incorporated, have played an important part in the development of the consumer movement by contributions of information concerning results of tests and labor conditions in manufacturing plants. The Better Business Bureau which held consumer-business conferences, was established.

PROFESSIONAL ORGANIZATIONS: Several professional organizations such as The American Home Economics Association and The American Association of University Women have shown interest in the consumer movement through their consumer activities. Other organizations such as The Consumers' National Federation, United Conference on High Cost of Living, Consumers' Conference of Greater Cincinnati, and the Greater Boston Consumer Committee on Milk, have as their sole purpose the promotion of the consumer movement.

The four trends listed above have each had a distinct bearing on the development of the consumer movement, but the educational phase of the consumer movement is the one upon which much attention is being shown at the present time.

CHAPTER III
DEVELOPMENT OF CONSUMER EDUCATION
EARLY CONSUMER EDUCATION

Although the present conception of consumer education has been developed within the third decade of the twentieth century, there have been certain phases of the consumer movement that have a bearing on consumer education.

Schools and institutions of higher learning began the organization of the consumer movement in the schools in 1841, at which time Catherine Beecher had written a textbook, A Treatise on Domestic Economy, which was published by the Harper Publishing Company; this book had a section on the spending of money. About the same time, Matthew Vassar, a business man, founded a college for women. In founding his college, he specified that domestic economy be a part of the curriculum and today the Vassar Department of Euthenics actively participates in the teaching of consumer education.

As early as 1855, what was probably the first guinea pig book exposing the evils of advertising made its contribution to consumer education. In the long-winded fashion of that day, it was called The Language of the Walls and a Voice from the Shop Windows or the Mirror of Commercial Roguery. Similar to modern guinea pig books, it was rich in wisecracks, irony, criticisms, and citations from the investigations by the author, who assumed the pen name of

The Lancet.¹ Frauds and adulteration in tea, butter, cheese, wine, spirits, meat, bread, milk, textiles, and a host of other articles were exposed. The "escape from death" element was made vivid by gory details which gave the reader the thrill of discovering how narrowly he had escaped from death because of the ingredients in his ale, or candy, or anchovies. Recipes showing a dozen ways of making bogus port, sherry, and brandy were included.

Testing methods were introduced, including suggestions for testing bread to detect the presence of potato starch, horsebeans, vetch-meal, linseed, and corn meal. A test was also suggested for testing vinegar to detect sulphuric acid and poisonous salts. The author advised the housekeeper to make her own:

Any intelligent housekeeper can prepare potted meats and fish at much less cost than they can be purchased, to say nothing of avoiding this dirty and scandalous adulteration.²

The villainous advertisers who were attacked were usually the retailers, since this book appeared before national advertising by manufacturers had assumed any great importance.

In the development of this educational field, home economics has been the leader. Home economics, as an organized movement, had its inception in 1899, at the Lake Placid

¹Kenneth Dameron, "How Advertisers Can Help in Consumer Education Movement", p. 1. (This discussion is taken from this publication)

²Kenneth Dameron, "How Advertisers Can Help in Consumer Education Movement", p. 1.

Conference.³ Some of the major points discussed at these meetings are of great interest in the development of consumer education. Emphasis was placed on the marked social and industrial changes which were taking place and were bringing about new conditions of family living:

A number of influential educators, scientists, and others interested in social betterment were concerned that the spiritual values of home life should be retained and at the same time that the home should share in the benefits of material progress.⁴

The conference was interested in having the new status of the home recognized by a proper library classification of Home Economics. The conferees insisted that it be changed from its classification as one of the useful arts under "Production" to one under "The economics of consumption".

In 1912, the current home economics programs of the colleges and universities were criticized by Martha Bruere, in "Educating the Consumer", which was written for Outlook. She believed that the emphasis at that time was primarily on the science of household production rather than on the science of consumption, although, as Mrs. Bruere pointed out, from "an all-round producer" the American woman had become "the greatest consumer in the world." Mrs. Bruere emphasized the fact that what the homemakers needed was help in how to spend, how to choose, how to use, and how to work

³Calla Van Syckly, "The History of Consumer Education in the United States, The Consumer Education Journal, February, 1940, Volume II, Number 1, pp. 3, 4, 5.

⁴Ibid, p. 3.

together to change existing conditions so that consumers could have what they needed.

Criticisms similar to those of Mrs. Bruere may be found in early articles of the Journal of Home Economics. There is also other evidence of an intelligent interest in a number of institutions at this period in consumer education.⁵ In 1909, the Household Administration Department of the University of Chicago offered such courses as Food Supplies and Dietaries, The State in Relation to the Household, and The Organization of the Retail Market. Jessica Peixotto at the University of California was teaching the relation of the home and the management of its economic life. At the University of Wisconsin and elsewhere, the home economics faculty were working for textile standardization and teaching courses in textile buying. Another indication of interest made itself felt at this time in the fact that many institutions were seeking nutritional facts as a basis for instruction in food selection.

As early as 1905, home economics departments were extending their teaching to rural women, but it was not until 1915, that home economics extension from the agricultural colleges became a part of the United States Department of Agriculture official program. This work has proved to be one of the most extensive and potent forces for consumer education that has yet been evolved, reaching in 1940,

⁵Ibid, p. 4.

around four million families in all sections of the country.

During this period of consumer education, the definition used by the Home Economists was:

To "What's New in Home Economics", essential in advertising paper, consumer education, generally speaking, is probably best defined as information given to the consumer by the manufacturer in order to teach her how to buy and how to use his product intelligently and satisfactorily. To the "American Consumer", the real basis of consumer education is the mutuality of interest shown between seller and buyer. The National Consumers League, formed in 1898, is concerned with working conditions, particularly in the clothing and retail trades.⁶

LATER DEVELOPMENTS

While many home economists in the first two decades of the twentieth century were working directly with consumers to shape consumer thought to more scientific, definite, and at the same time more practical patterns, fundamental work of far-reaching significance in consumption economics was taking place in the universities. This work is now affection over-the-counter relations between merchants and their customers. Hazel Kyrk, at Chicago University, laid the scientific foundation in A Theory of Consumption⁷ in 1923. In 1924, Henry Harap at Columbia⁸ laid the education foundation in Education of the Consumer.⁹

⁶Ibid, p. 5.

⁷Hazel Kyrk, A Theory of Consumption, The Houghton Publishing Company, 1923.

⁸Benjamin Andrews, "It's A Mass Movement", Retailing, April, 1939, p. 2.

⁹Henry Harap, Education of the Consumer, The Macmillan Publishing Company, 1924.

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....both of these were doctor's degree dissertations which mean a year or so of gruelling research spurred by the professor's standard of "Keep-at-it-till-it's-100-per cent."¹⁰

In his study, Dr. Harap listed something like nine hundred objectives in consumer education. However, consumer education gained no real impetus in the field of education until a few years later. When Dr. Harap made his study of consumer goods, he based his study on the idea that consumer education was a program of school activities which must have as a foundation the fundamental needs of life.

Prior to the Harap study in 1924, there was practically no recognition of the consumer problem as such. Your Money's Worth by Chase and Schlink appeared in 1927, and enjoyed a wide distribution. It was a study of the waste of the consumers' dollar. The book attracted so much attention and set forth so many concrete situations that were startling in nature, that its appearance may well mark the turning of popular opinion toward consumer education. Even today, much consumer education is still considered in terms of this book.

In 1927, Henry Harap published Economic Life and the Curriculum.¹¹ In this book, he stated that consumer education is a principle rather than a subject. The units should be based on situations which are meaningful to the student. According to Mr. Harap, there were three fields in consumer

¹⁰Benjamin Andrews, "It's A Mass Movement", op. cit., p. 2.

¹¹Henry Harap, Economic Life and the Curriculum, Macmillan Publishing Company, New York, 1927.

education: 1. Consumption of commodities, 2. Consumers' financial problems, and 3. Consumers' social status.

RECENT DEVELOPMENTS

According to O. B. Paulson, there are three eras of consumer education. The three eras he lists are:

The first era of consumer education was marked by the publication of 100,000,000 Guinea Pigs and similar volumes. The alarmists strove to arouse consumers to a realization of their perilous position. This was not a constructive program. The market was flooded with books which condemned practically all consumer goods. Consumer education was doing more harm than good by placing too much emphasis on such material. When material of this nature was placed in the hands of high school students, they were greatly alarmed, and the majority of the instructors in this field were not trained to give suitable guidance.

1935-
The second era was marked by the publication of long bibliographies containing thousands of sources of information for consumers. This was the "know all" era of consumer education. The assumption was made that intelligent consumers should know all of the qualities of various goods and services on the market so that wiser choices might be made.

1938
The third era was directed toward cooperation between the consumer agencies and governmental control. This era embraced the following movements in the field of consumer education: 1. The coordination of all consumer agencies, 2. Organization of a constructive plan of consumer education based upon our total national economic structure of production and consumption, 3. The establishment of governmental controls for the protection of all, 4. The revamping of our marketing systems.¹²

These three eras of consumer education can be furthered to the fourth era, the one now in existence. Educators and representatives of business and of the Government are meeting

¹²O. B. Paulson, "The Third Era in Consumer Education", The Clearing House, April, 1939, pp. 464, 465.

in conferences in order to discuss and work with problems which are arising at the present time.

FIRST ERA: The first era of consumer education which was marked by the publication of 100,000,000 Guinea Pigs was really the beginning of the present development of consumer education. At the time of publication, this book was a best seller, reaching a reading circulation of over 250,000. Much of the thought in the minds of people today in regard to consumer education is still in terms of this and similar books.

As a result of the widespread reading of such books as Your Money's Worth, Skin Deep, Eat, Drink, and Be Wary, and other sensational books, schools began to recognize the problem of consumer training.

SECOND ERA: The second era of consumer education in which there were long bibliographies published was an era of growth. In 1934, the University of Chicago devoted an entire conference to consumer education. Papers presented at this conference were published in a monograph, Business and the Consumer. In the same year, the Business Education Quarterly devoted an entire issue to a symposium on the subject of consumer education.

Another contribution to the literature of this era was the bulletin published by the United States Home Economics Education Association in 1935. This was bulletin Number 19, Consumer-Buying in the Educational Program for Homemaking,

and this bulletin has had considerable effect on consumer education, especially in the home economics department.¹³

In this era, Mr. Harap made a study of twenty-eight courses of consumption in 1935.¹⁴ According to Mr. Harap, the college courses and textbooks appeared to be organized around general purchasing problems, such as price, advertising, misbranding, and the like. In the secondary school courses these special phases were studied as they related to each community. The financial problems were given about equal emphasis in college and in secondary school courses but did not appear at all in the study program of women's clubs.

THIRD ERA: The third era of consumer education witnessed many studies. Studies were made in connection with the status of consumer education and offerings of a course in consumer education.

In 1938, Henry Harap reported a further survey of seventy-one courses in consumption, in which he listed the frequency of topics and the departments in which they were taught.¹⁵ He stated that the goods most frequently studied were clothing, food, drugs, cosmetics, electrical appliances

¹³Consumer-Buying in the Education Program for Home-making, 1935, Home Economic Series Number 19, Office of Education, Washington, D. C.

¹⁴Henry Harap, "Twenty-eight Courses in Consumption", School Review, September, 1935, pp. 497, 508.

¹⁵Henry Harap, "Seventy-one Courses in Consumption", School Review, October, 1938, pp. 597, 596.

and fuels. Insurance was the most common service studied. Of the high school courses studied, Harap found that the greater number fell in the business department; at the college level, home economics led the field, and in the adult department, consumer courses were all listed in the economics department.

In 1938, Mrs. Helen McCormick made a survey of money education in the high schools of Kansas City, Missouri. It was found that pupils who had an opportunity to manage money of their own, either because they earned small sums or received an allowance, knew more about money than pupils who had not had this experience. Also, pupils who had taken high school courses relating to money, such as economics, commercial law, or bookkeeping, had higher scores than pupils in the same grade, age, and percentile rank on the Terman Test, who had not taken such courses. Mrs. McCormick made the recommendation:

....if schools are to train pupils how to do better those socially desirable things which they will do anyway, the curriculum must provide specific training which will prepare youths and adults to be wise buyers and users of the goods and services of our economic society.¹⁶

THE STATUS OF THE COURSE OF CONSUMER EDUCATION DURING THE THIRD ERA: Within recent years the argument is sometimes presented that all education is consumer education and that there is no need for a separate course nor for new subject

¹⁶Helen McCormick, "A Survey of Money Education in the High School", Business Education World, December, 1938, p. 22,23.

matter in the teaching of consumer education. Studies have been made concerning the question of a separate or combined course in consumer education.

At a conference, Professor Koos¹⁷ reported a study made and submitted by Richard Nishoff as a master's thesis in the Department of Education at the University of Chicago, in which the writer investigated the contents of sixteen textbooks to determine the extent of recognition, in textbooks in the social studies at the secondary level, of trends reported in "Recent Social Trends," the report of President Hoover's Committee on Social Trends. The material of each of the twenty-nine chapters was condensed into 293 statements, indicating the major trends in the United States. Of these 293 statements or topics, ten were selected which dealt with "The People as Consumers", and sixteen high school textbooks were analyzed to determine the space devoted to these topics. The textbooks represented sociology, political science, economics, and general science, and their publications covered the years 1925 to 1929, and 1931 to 1934. ✓

The ten "trends" dealing with the people as consumers were:

1. Increase in money income and purchasing power.
2. Expansion of consumer credit.
3. Increased availability of consumers' goods.
4. Wide range of choice offered to the consumer.
5. Increased pressure on the consumer to buy.
6. Size of family and home conditions which influence the consumption of goods.

¹⁷L. V. Koos, "Consumer Education in the Secondary Schools", Business Education and the Consumer, 1935, pp. 81-94.

7. Increased social importance given to material goods.
8. Changing proportion of consumer expenditures in relation to income.
9. Aids to improvement of consumer literacy.
10. Need for more organized and directed consumer aid.

The results of Niehoff's study show:

1. A relatively small number of textbooks were found to recognize the topics either by mention or discussion.
2. For the eight textbooks published before 1930, the total frequency of mention or discussion of the ten topics is only eleven, or about one-seventh of the total possible frequency of eighty.
3. For the eight books published after 1930, the total frequency is twenty-three, or two-sevenths of the total possible frequency.
4. There is a marked improvement in the extent of treatment of the topics, but the increment is accounted for by the content of one or two books.
5. The social studies represented by these books are deplorably inadequate in their treatment of consumer interests.¹⁹

A similar study, reported upon at the same time, (1935) was then made by Professor Koos himself, which extended the study of Mr. Niehoff, and which was more representative of the field of consumer education. The study of Mr. Koos covered business, home economics, junior and senior high school geography, junior high school mathematics, biology, chemistry, and physics. Mr. Koos used Henry Harap's study, Education of the Consumer, but he reduced the 900 objectives listed in Harap's book, and placed them under broader headings.

¹⁸Ibid, p. 82.

¹⁹Ibid, p. 83.

These major topics were combined with Niehoff's list of ten so as to have a resulting number of twelve major topics and over 300 minor topics. The major topics for which textbooks were examined were:

1. National and family income and expenditures.
2. Food.
3. Housing and housing materials.
4. Automobiles.
5. Clothing and fabrics.
6. Savings, investments, and banking services.
7. Insurance.
8. General personal-business relationships.
9. Travel, transportation, and communication.
10. Maintenance of health.
11. Leisure and consumption.
12. Protection of the consumer and improvement of "consumer literacy."²⁰

In summing up the results, Professor Koos made this statement:

It is apparent that, except in a few subjects, the extent of recognition of interests is meager. This important aspect of education is in need of vigorous expansion.²¹

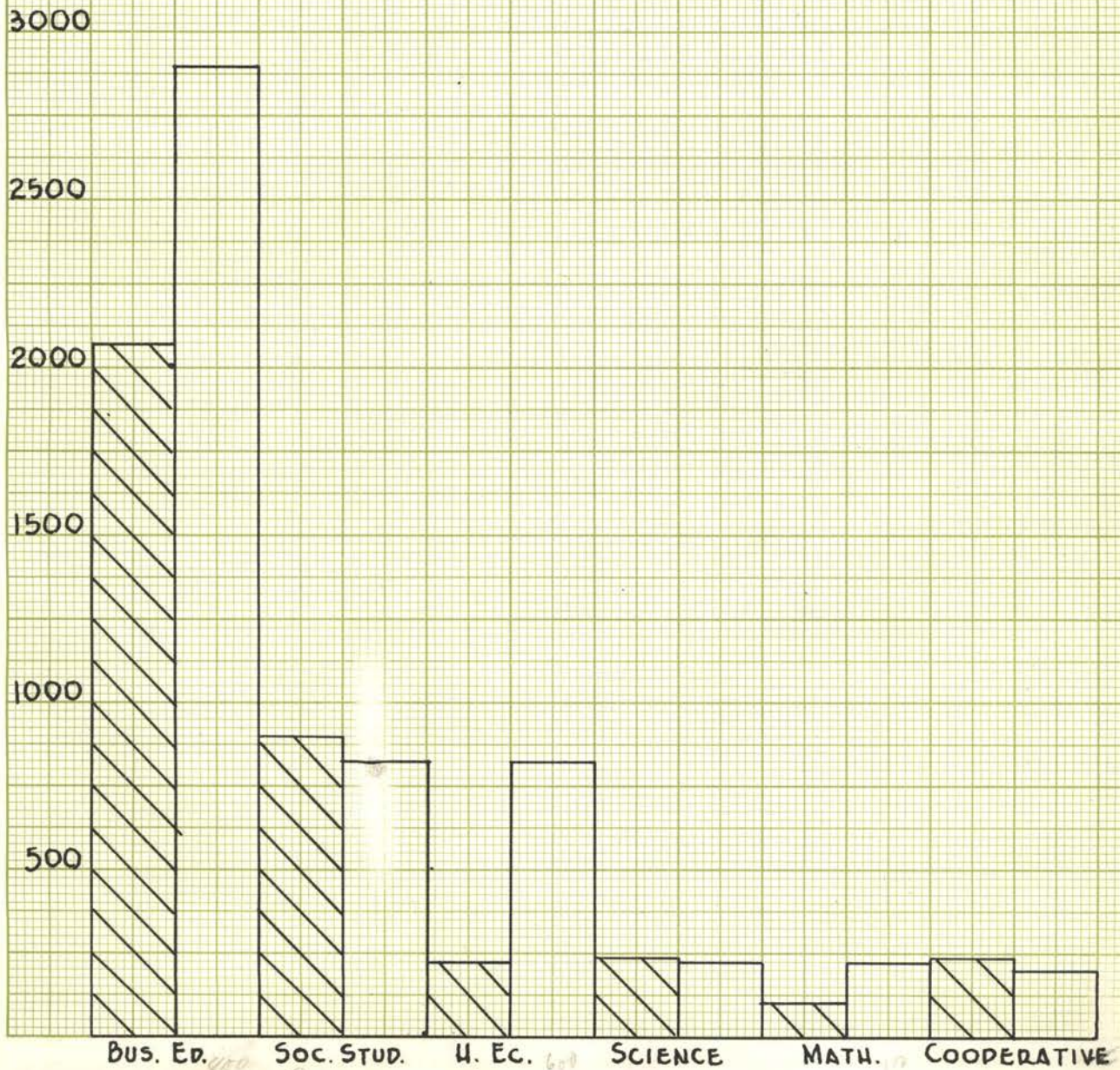
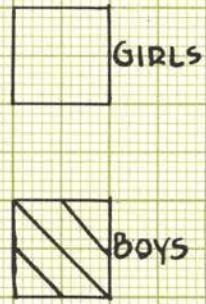
✓ In 1937, John B. Thomas reported the findings of a study he had made in 1936.²² A questionnaire had been sent to 196 principals. He found that 65 per cent of the principals thought that consumer education should be a separate course, and 31 per cent thought that it should be included in other courses.

²⁰Ibid, p. 83.

²¹Ibid, p. 84.

²²John B. Thomas, "Consumer Buying in California Schools", School Review, March, 1938, pp. 191-195.

DISTRIBUTION OF 8,915 STUDENTS IN SEPARATE CONSUMER COURSES, BY SCHOOL DEPARTMENTS WHICH OFFER COURSES.



In 1939, B. J. Rivett sent questionnaires to 1000 public and private secondary schools, all in states in the North Central Territory.²³ He received replies from 486 schools, of which 477 were public schools. He found that forty schools taught consumer education as units in home economics, economics, mathematics, and general science. Forty of the schools planned to set up separate courses in consumer education.

Alfred E. Bray reported that in a study made in New Jersey, it was shown that thirty-two out of seventy-nine New Jersey high schools had separate courses in consumer education.²⁴

The United States Office of Education has issued charts showing the present status of separate courses in consumer education.²⁵ In a chart, (Chart I), showing the distribution of 8,915 students enrolled in separate courses of consumer education, by school departments offering the course, it was found that:

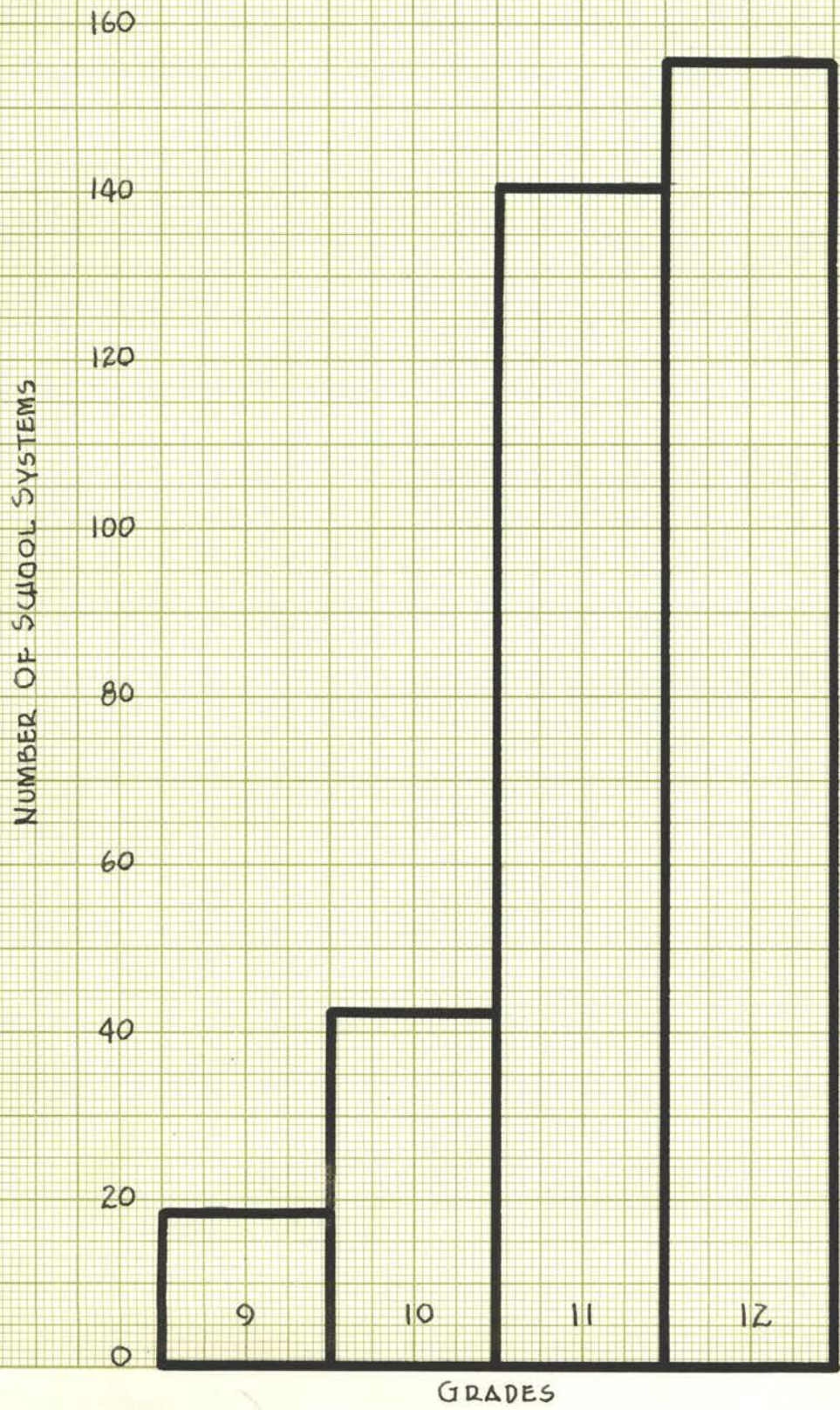
1. In the business education department approximately 2,100 boys were enrolled in a separate course of consumer education.
2. In the business education department approximately 2,900 girls were enrolled in a separate course of consumer education.

²³B. J. Rivett, "Consumer Education in North Central Schools", North Central Association Quarterly, April, 1939, p. 20.

²⁴Newsletter, Institute for Consumer Education, April, 1939, p. 2.

²⁵This chart is as yet unpublished.

CHART II
CLASSIFICATION OF 208 SCHOOL SYSTEMS ACCORDING
TO GRADES IN WHICH STUDENTS CAN BE ENROLLED
IN SEPARATE CONSUMER COURSES.

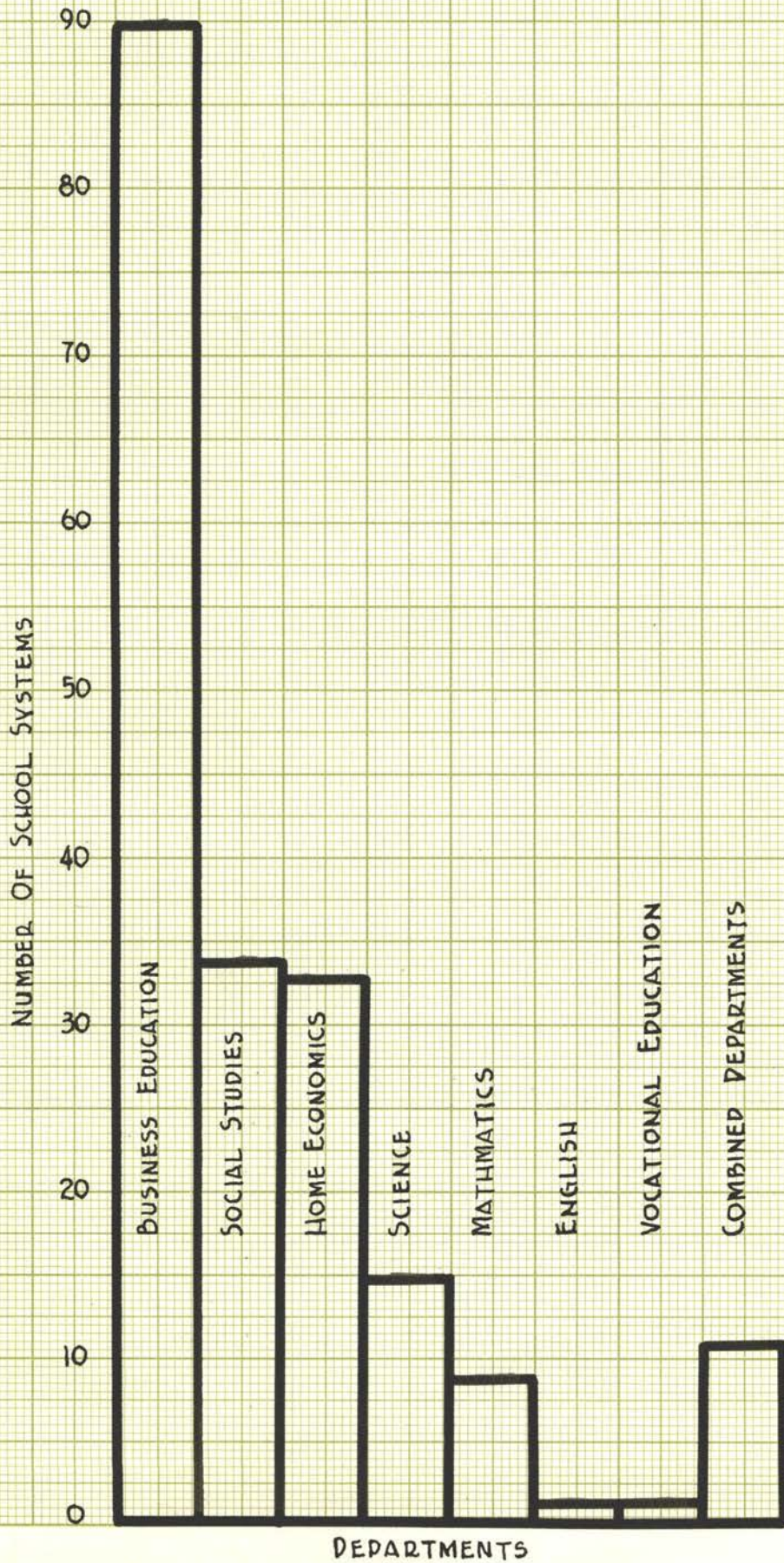


3. In the social studies department, approximately 900 boys were enrolled in separate courses in consumer education.
4. In the social studies department, approximately 850 girls were enrolled in separate courses in consumer education.
5. In the home economics department, approximately 250 boys were enrolled in a separate course in consumer education.
6. In the home economics department, approximately 850 girls were enrolled in a separate course in consumer education.
7. In the science department approximately 250 boys were enrolled in a separate course in consumer education.
8. In the science department approximately 200 girls were enrolled in a separate course in consumer education.
9. In the mathematics department, approximately 100 boys were enrolled in a separate course in consumer education.
10. In the mathematics department, approximately 200 girls were enrolled in a separate course of consumer education.
11. In a course taught by all of the departments, approximately 250 boys were enrolled in a separate course of consumer education.
12. In a course taught by all of the departments, approximately 200 girls were enrolled in a separate course in consumer education.

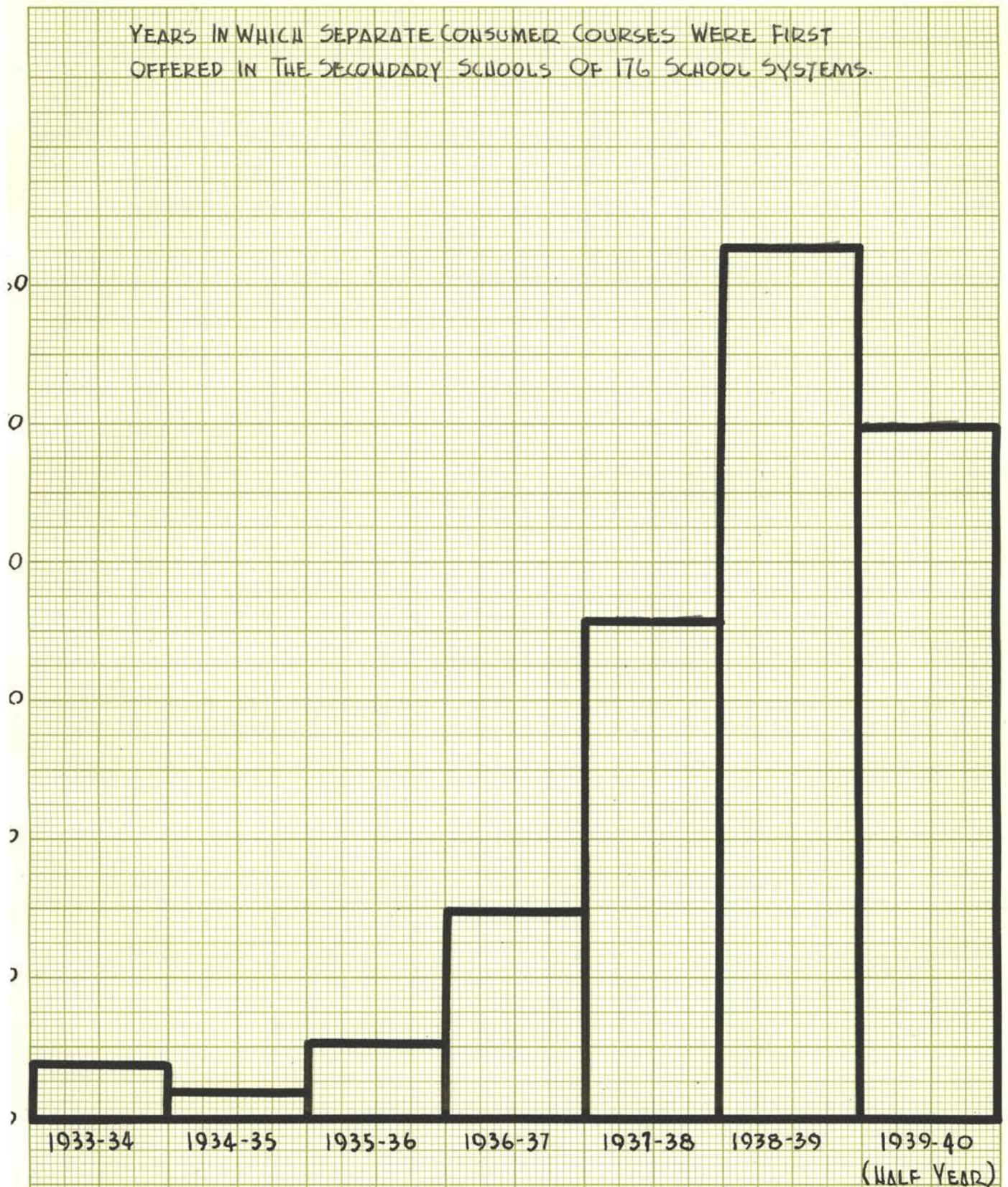
The United States Office of Education has made another study showing the classification of 208 school systems according to the grades in which students can be enrolled in separate courses of consumer education. The findings are as follows, and are taken from Chart II:

1. In the ninth grade, 19 schools offered separate courses in consumer education.

DISTRIBUTION OF 193 SCHOOL SYSTEMS HAVING SEPARATE CONSUMER COURSES, BY DEPARTMENT



YEARS IN WHICH SEPARATE CONSUMER COURSES WERE FIRST OFFERED IN THE SECONDARY SCHOOLS OF 176 SCHOOL SYSTEMS.



PRELIMINARY INFORMATION FROM:
 SURVEY OF CONSUMER EDUCATION

CONDUCTED BY: CONSUMERS' COUNSEL DIVISION, AGRICULTURAL
 ADJUSTMENT ADMINISTRATION IN COOPERATION WITH THE
 U.S. OFFICE OF EDUCATION.

2. In the tenth grade, 43 schools offered separate courses in consumer education.
3. In the eleventh grade, 141 schools offered separate courses in consumer education.
4. In the twelfth grade, 156 schools offered separate courses in consumer education.

Another study made by the United States Office of Education shows the distribution of 193 school systems having separate courses in consumer education, by department. The findings as taken from Chart III are as follows:

1. 90 out of 193 schools offered separate courses in consumer education in the business education department.
2. 34 out of 193 schools offered separate courses in consumer education in the social studies department.
3. 33 out of 193 schools offered separate consumer education courses in the department of home economics.
4. 15 out of 193 schools offered separate consumer education courses in the department of science.
5. 9 out of 193 schools offered a separate course in consumer education in the department of mathematics.
6. 2 out of 193 schools offered a separate consumer education course in the English department.
7. 2 out of the 193 schools offered a separate consumer education course in vocational education.
8. 8 out of the 193 schools offered a separate consumer education course taught by the combined departments.

A survey of consumer education conducted by the Consumers' Counsel Division, Agricultural Adjustment Administration, in cooperation with the United States Office of Education, (Chart IV), shows the years in which separate courses in

consumer education were offered in the secondary schools of 176 school systems for the first time. The findings are as follows:

1. In the year 1933-34, four schools offered a separate course for the first time.
2. In the year 1934-35, two schools offered a separate course for the first time.
3. In 1935-36, six schools offered a separate course for the first time.
4. In 1936-37, fifteen schools offered a separate course for the first time.
5. In 1937-38, thirty-six schools offered a separate course for the first time.
6. In 1938-39, sixty-three schools offered a separate course for the first time.
7. In 1939-40 (half year) fifty schools offered a separate course for the first time.

In a study of six states made in 1939, Dye found that of 81 schools in which consumer education was taught, 79 teach the subject in connection with one or more high school courses and that 29 offer a separate course in consumer education.²⁶ In his investigation, Dye found that 41 per cent of the separate courses in high schools were placed in business education; 28 per cent, in social science; and 21 per cent, in home economics. This compares favorably with the results of a survey of questionnaire replies received from readers of the Newsletter, published by the Institute for Consumer Education. Tabulations from this latter survey

²⁶Joseph DeBrum and James E. Mendenhall, "Consumer Education--Its Implications for Business Educators", The National Business Education Quarterly, Summer, 1940, pp. 17, 18, 19.

show that business education departments are responsible for almost 50 per cent of the separate courses in high schools; social studies, for 19 per cent; home economics, for 18 per cent; and science, for 4 per cent. These complete data appear in the following table:

Departmental Placement Of Consumer Education Courses in High Schools				
Department	: Dye's Survey of 29 : Survey of News-		: Survey of News-	
	: Separate Courses		: Letter Readers	
	: Number	: Per Cent	: Number	: Per Cent
Business Education	12	41	60	49
Social Sciences	8	28	23	19
Home Economics	6	21	22	18
Science	--	--	5	4
Language	--	--	2	2
English	1	3	2	2
Mathematics	--	--	1	1
No Classification (or under "Consumer Education"	2	7	7	5
	29	100	122	100

Thus, it is seen that several departments in the secondary schools are vying with each other for possession of the field of consumption. These include home economics, social studies, business education, science, English, and mathematics. Educators believe that no one field has a monopoly on consumer education; hence an ideal plan would be one which made it

possible for every area to contribute to the best education for boys and girls. M. W. Tate states:

In the majority of schools the educational policies are controlled by the board of education which is composed of bankers, business men, professional politicians, and the like. Any consumer question is likely to be questioned. The separate course can hardly escape artificiality, and can hardly be other than academic and preparatory in nature. In most cases it will affect only a small percentage of school population at a time when a great many consumption habits are already fixed. Its popularity at the present time may be explained by the fact that any emphasis in the educational world on desirable new subjects usually starts an epidemic of new courses without references to the resources of those already in existence. Although such a course may be desirable as a co-ordinating agency for other consumer procedures and devices, it promises little in itself.

There are five weaknesses of the separate course:

1. Narrow scope--considers individual consumer only.
2. Lack of orientation--there is not enough coordination between teachers.
3. Preparatory work only--student treated as potential consumers.
4. Academic approach--there is not enough laboratory work.
5. Negative approach.²⁷

In several states the curriculum is organized around such functional areas as consumption, conservation, and production; subsequent matter lines are broken down completely.²⁸

In order to plan an adequate program of consumer education in the school, it is desirable for teachers of different

²⁷M. W. Tate, "Your Money's Worth in Consumer Education", American School Board Journal, September, 1939, pp. 21, 22.

²⁸Wieting and Mendenhall, "A New Consumer Grows Up", Retailing, April 17, 1939, p. 6.

subjects to come together and through discussion and study, work out such plans as will achieve the goals of consumer education.

Each department has a contribution to make to the education of the consumer:

BUSINESS EDUCATION: The course in introduction to business gives significant materials of use to all students. It gives the student an unusual orientation in the uses of business services such as: marketing, banking, traveling, risk reduction, and many others which are typically neglected by those who propose to teach consumer education. In a study conducted by Henry Harap,²⁹ it was found that in the field of business education, consumer education was offered most in the General Business Course.

Many of the courses in merchandising offered in high schools give students a fascinating presentation of consumer goods and techniques for buying them.

Within the last few years, a course in advanced business has been developing, also occasionally called the functions of business, which gives the student a thorough understanding of the functions of business and thereby helps the consumer, through his understanding of how business operates, make better use of the services of business. In this course is also given a far more thorough treatment of

²⁹Henry Harap, "Survey of Twenty-eight Courses in Consumption", School Review, 1935, p. 102.

the problems of buying consumer services than it is possible to develop in the ninth grade.

Herbert A. Tonne says that business education can make the following contribution to consumer education:

....the entire field of buying, financing, and probably specific instruction in buying services as opposed to buying material goods. Wise buying involves intelligent use of credit. Intelligent use of money involves some knowledge of personal law, and good management of the home involves a thorough understanding of the use and sound keeping of records. The purchase of services is becoming more important to us than the purchase of goods. The purchase of risk reduction, i.e., life insurance, health insurance, accident insurance, and annuities, is a function that faces most of us, and this purchase is probably done even less wisely than the purchase of material goods.³⁰

The pupil in consumer education should be made aware of bank services, while the commercial pupils should understand banking in its broader relationship to the field of business and in its effect upon our social and economic life.

At the recent conference sponsored by the United States Office of Education, at which there were twelve persons outstanding in the field of consumer education, the following units were included under the heading of business education:

Buying transportation and communication; insurance; consumer credit, savings and investments; using banking facilities; the operation of and methods for improving the system of distribution; preparation for

³⁰Herbert A. Tonne, "Business Education and the Consumer", The Consumer Education Journal, December, 1939, Volume I, Number 2, p. 6.

district occupations; business problems involved in renting, building; or buying a home; regulation of business for consumer protection.³¹

SOCIAL STUDIES: On the high school level boys and girls need education that is broad enough, deep enough, and varied enough to cut across the barriers between groups, and thus develop group-mindedness, large as well as small group-mindedness. There are great areas of socially significant relations in consumer education to be discovered and used in the major areas of community, state, national, and international relations. The techniques of the social sciences are adapted to studies of all existing social agencies and the development of new ones dealing with consumer interests and activities. A subject in the social science similar to Contemporary Civilization should develop areas of study in foreign countries, in consumer-cooperatives education, by a method of contrast and comparison, especially in the areas of housing, food, clothing, health, education, rural electrification, distribution of wealth, the purchasing power of the people, employment, the stabilization of business, and the conservation of natural and human resources.

Problems of Democracy in America should be used for the analysis of these areas in the contemporary social scene, and constructive English should be used for theme work and

³¹This quotation is taken from a manuscript, "Place of Consumer Education in the Educational Program", which was obtained from Dr. McKee Fisk, Head of Commercial Education Department, Oklahoma Agricultural and Mechanical College, Stillwater, Oklahoma. Dr. Fisk was one of the twelve invited to attend the conference.

group discussions in these areas. The added area of advertising propaganda should be beneficial to the student.

According to the United States Office of Education, the following units should be contained in the instruction of the social studies people:

Standards and planes of living; the consumer implications of the conditions under which goods are produced; consumption habits and methods of influencing them; taxes; regulation of consumer credit; public housing programs; forms of social insurance; Federal regulation of communication and transportation; city, state, and national agencies to protect and represent the consumer; regulation of foods, drugs, cosmetics, and other commodities; conservation of human and physical resources; cooperative enterprise; and the consumer movement.³²

HOME ECONOMICS: The original four areas of subject matter in the department of home economics were food, clothing, shelter, and home management, and from the latter have developed courses in family economics including consumer economics and family finance, child care and guidance, house decoration, furnishings and equipment, and marriage and family relationships. On the college level, home economics started as a professional area of homemaking subjects in land-grant colleges.

Today home economics is teaching units of consumer education in its own departmental field of home economics in high schools, and is contributing practical studies of selection and use of consumer goods--foods, textiles, and household equipment, especially--to the joint high school

³²Ibid, p. 3.

consumer programs developing in cooperation with the natural and social sciences, mathematics, fine arts, and other subjects. Home economics subject matter is also being consolidated in consumer programs in the elementary grades. Home economics programs in the schools have taught foods and clothing, especially, and in combination with other types of programs can usually contribute effectively to discussions of consumer goods. The renaming of home economics departments as concerned with "home and family life" which is the consumer institution of society indicates another contributing area in home economics, namely, the scale of values which underlie our choices and the consumption-use processes which are carried on in the home:

Home economics teachers everywhere will be ready to join in cooperative programs with other departments to teach effectively this new subject of consumer education.³³

At the recent conference sponsored by the United States Office of Education, held in Washington, D. C., the following units were included in home economics:

Selection and care of goods, clothing, textiles, materials for household operation, household furnishings and equipment; buying, building or renting a home; home management, planned spending; buying materials for personal use, i.e., cosmetics and toilet articles; governmental regulations affecting the above commodities.³⁴

³³Editorial, Consumer Education Journal, May, 1940, Volume II, Number 2, p. 19.

³⁴"Place of Consumer Education in the Educational Program", op. cit., p. 2.

SCIENCE: The field of general science has contributed much in the past to the training of engineers, technicians, and doctors, but recently a plan has been set up to attempt to make the principles of science function more universally in solving the many daily problems which confront individual consumers:

The consumer approach to science would stress a thorough understanding of those principles of science which are applied in our environment, and which will contribute to economical and efficient selection, care, maintenance, operation or use of such products of science as appear in the following categories.

- (1) The automobile, its supplies and accessories: tire, batteries, gasoline, oils and greases, anti-freeze, etc.
- (2) Household equipment: radio, refrigerator, vacuum cleaner, washing machine, electrical appliances, heating, ventilating, and air conditioning equipment, plumbing fixtures, water and sanitary systems, fire extinguishers, etc.
- (3) Household supplies and service commodities: soaps, polishes, cleaners, solvents, paints and lacquers, lubricants, water softeners, etc.
- (4) Design, house remodeling, and furnishings: electric wiring, lighting, wall finishes, accoustics, insulation, etc.
- (5) Leisure equipment: bicycle, phonograph, musical instruments, photographic supplies, fire-arms, etc.
- (6) Store, office, shop, and farm equipment: cutting, weighing, counting, and measuring devices; tools and machines; motors and engines; hoists, elevators, presser pumps, steam boilers, etc.
- (7) Public or construction equipment: water and sewage systems, gas plants, hydro-and-steam electric plants, irrigation projects, communication devices, locomotives, airplanes,

Diesel electric units, excavating machinery, pneumatic equipment, tractors, etc.

- (8) Personal and health supplies: toilet soaps, toothpaste, mouth washes, cosmetics, perfumes, patent medicines, poisons, pure and properly labeled foods, vitamin pills, etc.³⁵

An example of how a science class in consumer education may be set up was demonstrated at Libby High School, Libby, Montana. The science class set up a laboratory costing only twenty dollars in which the students tested goods and commodities sold in the local stores. The retailers cooperated in supplying the materials to be tested. The parents and the pupils were greatly pleased with the course and its practical applications.³⁶

The United States Office of Education at a meeting held in June, 1940, set forth the following units to be included in the department of science in the teaching of consumer education:

Many of the principles in general science, chemistry and physics can be taught by means of the testing of consumer goods, or by an investigation of their construction and manufacture.³⁷

ENGLISH: Although many educators have not yet seen the possibilities of the teaching of consumer education in English classes, there is much that can be gained in a class of

³⁵Editorial, Consumer Education Journal, op. cit., p. 17.

³⁶Wieting and Mendenhall, "A New Consumer Grows Up", op. cit., p. 23.

³⁷"Place of Consumer Education in the Educational Program", op. cit., p. 3.

English from a consumer point of view.

The United States Office of Education presents the following possible units that could be used in a class of consumer English:

The purchase of good but inexpensive books, encouragement of the reading and purchase of better types of magazines and newspapers are problems here. Many English departments teach units on motion picture and radio appreciation. It should be pointed out that aside from literature and creative writing, the study of English is the study of language as a means of communication. This field offers many opportunities for students to use consumer materials as the basis for themes, reports, oral discussions, debates and playlets. Propaganda analysis, the writing of letters to secure consumer information are other procedures which might be used. The analysis of advertising as a means of communication is also a possibility.³⁸

FINE ARTS: Instructors of fine arts are also becoming aware of the possibilities of consumer education in their field. In order to further consumer knowledge in this field, music teachers are encouraging school programs, over the radio and in assemblies, in order that students may develop an appreciation of music. Art teachers are sponsoring art displays and are bringing the students to realize the beauty of art.

The United States Office of Education offers the following suggestions which could be integrated in a course in the Fine Arts Department:

The appreciation of art from both the consumer and the producer standpoints should be taught. The application of art principles to home building and home

³⁸Ibid, p. 3.

furnishing is important consumer education. The development of good taste in the selection of clothes might well be taught in the art department as well as in home economics. The appreciation of good music should be fostered with a consideration of the selection of instruments, radios, victrolas, records, instruction, etc.³⁹

PRESENT GROWTH OF CONSUMER EDUCATION: Consumer education within the last two years has made considerable growth in the field of education. In 1939, A National Consumer Education Association of Secondary School Teachers was formed for the stated purposes of aiding young people in the schools to become better consumers; to evaluate methods of teaching, and to promote consumer education by stimulating cooperation of teachers of all subjects.

Another important mark in the growth of consumer education is the establishment of the Institute for Consumer Education at Stephens College, Columbia, Missouri. The institute is financed by the annual income from \$1,000,000 which was given by the Alfred P. Sloan foundation to finance the project; the purpose of the institute is to advance the best interests of the community as a whole. It is a non-profit organization and its main objective is to carry forward whatever educational developments promise to be most helpful to consumers. The institute publishes a Newsletter which is a clearing house for consumer information. Annual conferences are sponsored by the institute, the second one being held in April, 1940.

³⁹Ibid, p. 3.

Further growth in consumer education is evidenced by the organization of the Consumer Education Association, which was organized in September, 1938, to bring together all those who are participating in the consumer education movement in American education. This organization was started with a small endowment from the Institute for Consumer Education. A magazine of much value to educators of consumer education, the Consumer Education Journal is published by this organization.

While it is almost impossible to make an accurate estimate of the extent of consumer education now being given in American public schools, information concerning several of the classes, courses of study, and textbooks are of value.

An inspection of courses of study issued by State Department of Education revealed 24 statewide courses in social studies, home economics, science, commerce, and mathematics which give some emphasis to consumer problems. Many counties and cities issue their own courses of study and these too, show a growing interest in this field.

One of the most recent books to be published in consumer education is Consumer Economic Problems, which was written by H. G. Shields and W. Harmon Wilson, and was published by the Southwestern Publishing Company, Cincinnati, Ohio, in 1940. In the preface of this book, the objectives stated are:

1. To provide general consumer training.
2. To provide specific consumer training.

3. To help solve specific personal economic problems.
4. To help eliminate economic illiteracy.
5. To help provide general business enlightenment.

Another recent consumer education book is The Consumer Investigates which was written by A. B. ZuTavern and A. E. Bullock and published by the H. M. Rowe Company, Chicago, in 1938. According to the authors, the purpose of this book is:

....to serve as a basic text presenting only fundamentals and introducing topics which demand serious thought on the part of all young people today.

Further indication of the growth of consumer education is the growth in the amount of literature concerning this field. It was found that the amount of literature listed in the Education Index was as follows:

1. July, 1935, until January, 1936--19 articles.
2. January, 1936, until January, 1937--33 articles.
3. January, 1937, until January, 1938,-28 articles.
4. January, 1938, until January, 1939--46 articles
5. January, 1939, until January, 1940--51 articles.
6. January, 1940, until June, 1940--30 articles.

From this, it is seen that there has been considerable growth in the amount of literature concerning consumer education, for prior to July, 1935, there was no listing made of consumer education.

In 1939, Jack T. Riley wrote a Master's Thesis at Oklahoma Agricultural and Mechanical College regarding the status of consumer education in the Oklahoma Schools. Mr. Riley found that:

....a somewhat uniform desire for more training in consumer education on the part of school officials. The study shows further that the officials are quite undecided as to the best plan for teaching consumer education. The indecision is made more definite by the officials checking both the special class method and the core-curriculum method with considerable frequency. Nearly one-fourth of the entire group feel that procedures involving both viewpoints would be the best.

The officials from the large schools favor consumer education taught as separate courses by larger percentages than the small schools while the reverse is true as concerns placing consumer buying in other fields.

The administrators also divided on the question of time which should be devoted to the consumer education classes. Over half the officials felt that four and one-half months is long enough to teach the course, while one-third felt that a year should be devoted to teaching of the course.

Consumer education classes did not change the status of the popularity of placing many courses on the junior and senior level.

Oklahoma officials expressed the same opinion as the administrators in the study made by John B. Thomas.

Nearly half of the school men approached believe that the consumer education classes belong in the Home Arts field and exactly the same percentage thought the proper field to be commerce.

Most of the educators believe that the State Department of Education should manifest interest in consumer education and recognize it as an acceptable course for high school subjects toward graduation.⁴⁰

At the recent convention held by the National Commercial Teachers Federation held in Pittsburgh, Pennsylvania, in December, 1939, during the College Instructors' round table discussion, there was a portion of the discussion devoted to consumer education. Mr. James E. Mendenhall,

⁴⁰Jack T. Riley, Study of Consumer Education, (Thesis), Oklahoma Agricultural and Mechanical College, Stillwater, Oklahoma, 1939.

Educational Director, Institute for Consumer Education, Stephens College, presented a discussion on "What Basic Consumer Information and Attitudes are Needed by all Commercial Teachers". In another round table discussion dealing with social economics, H. W. Humphrey presented a discussion on "Consumer Education from the Viewpoint of an Administrator of a Small School System". In summarizing his address, Mr. Humphrey stated:

Benefits of consumer education are likely to be ultimate rather than immediate. In matters of consumption there are laws, which have stood the test of years, but consumption is more than a matter of laws. Consumption is an art--the whole art of living.⁴¹

⁴¹H. W. Humphrey, "Consumer Education from the Viewpoint of an Administrator of a Small School System," Business Education Digest, North Central Teachers Federation, March, 1940, Volume IV., Number 1, p. 110.

SUMMARY

EARLY CONSUMER EDUCATION: Consumer education was first initiated by the people in home economics. As early as 1841, there appeared a book concerning wise spending of money. What was probably the first guinea pig book appeared in 1855.

LATER DEVELOPMENTS: Early foundations of consumer education were laid when Hazel Kyrk wrote A Theory of Consumption in 1923, and Henry Harap wrote Education of the Consumer in 1924. When Your Money's Worth appeared in 1927, the trend of public thought was turned toward the wise spending of the consumer's dollar. In 1927, Henry Harap furthered the interest in consumer education when Economic Life and the Curriculum was published. He stressed the need of economic knowledge in the curriculum.

RECENT DEVELOPMENTS: First era: Publication of 100,000,000 Guinea Pigs and other expose books alarmed consumers. Schools began to realize the problem of consumer training.

Second era: The second era of consumer education in which there were long bibliographies published was an era of growth. Some of the outstanding consumer literature were: Business and the Consumer, Symposium of the Business Education Quarterly and Consumer-Buying in the Educational Program for Homemaking. Mr. Harap made a study during this era. Twenty-eight courses of study were analyzed, and Mr. Harap found that the financial problems were studied more than any of the others.

Third era: Many studies were made during this era. Mr. Harap made a survey of seventy-one courses in consumption, in which he listed the frequency of topics and the departments in which they were taught. In 1938, Mrs. Helen McCormick made a survey of money education in the high schools of Kansas City, Missouri. Mrs. McCormick found that pupils who had an opportunity to manage money of their own, either because they earned small sums or received an allowance, know more about money than pupils who had not had this experience.

The Status of Consumer Education: Professor Koos reported at a conference that there was a need for more vigorous expansion in the money education of the students.

John B. Thomas found that 65 per cent of 196 principals thought that consumer education should be a separate course, and 31 per cent thought that it should be included in other courses.

B. J. Rivett reported that 40 schools out of 477 in the North Central Territory had separate courses, and the remainder of the schools taught consumer education as units in home economics, economics, commercial subjects, chemistry, agriculture, health courses, mathematics, and general science.

The United States Office of Education issued charts showing the status of consumer education in the schools.

The Institute for Consumer Education made a study concerning the status of consumer education in the schools.

Most educators agree that the various departments in the schools can make contributions to the education of the consumer.

Present era: Consumer education within the last two years had made considerable growth in the field of education. A National Consumer Education Association of secondary School Teachers was formed in 1939, for the stated purposes of aiding young people in the schools to become better consumers.

The Institute for Consumer Education at Stephens College, Columbia, Missouri has been established and publishes the Newsletter, which is a clearing house for consumer information.

Further growth in consumer education is evidenced by the organization of the Consumer Education Association which published the Consumer Education Journal.

Two recent textbooks for consumer education are Consumer Economic Problems and The Consumer Investigates.

Further indication of the growth of consumer education is the growth in the amount of literature concerning this field.

In 1939, Jack Riley wrote a thesis at Oklahoma Agriculture and Mechanical College showing the status of consumer education in the Oklahoma schools.

At the recent convention held by the National Commercial Teachers Federation held in Pittsburgh, Pennsylvania, in December, 1939, a large portion of the discussion was devoted to consumer education.

CHAPTER IV
SUMMARY AND CONCLUSIONS

The development of consumer education is not one of rapid progress, but rather its growth has been marked by various stages. The following conclusions relating to the development of consumer education appear to be warranted:

Early Development

1. The fact that as early as 1841, a textbook concerning the wise spending of money had been published, shows that consumer education was a part of education in the nineteenth century.
2. Home economists discussed consumer training issues at their Lake Placid Conference in 1899, showing that the home economists were the leaders in the development of consumer education.
3. As early as 1905, home economics departments were extending their teaching to rural women, but it was not until 1915 that home economics extension from the agricultural colleges became a part of the United States Department of Agriculture official programs. It can be seen from this act that the home economists were not centralizing their activities in schools only, but were carrying their consumer training to the rural communities.

Later Development

4. Hazel Kyrk, at Chicago University, laid the scientific foundation of consumer education in A Theory of Consumption in 1923; while in 1924, Henry Harap at Columbia laid the educational foundation in Education of the Consumer. These were the educational factors directly connected with consumer education.
5. In 1927, Your Money's Worth was published. This book marks the turning of popular opinion toward consumer education, and the realization of the necessity for consumer training on the part of the public.
6. Henry Harap's Economic Life and the Curriculum showed the need of economic training in the schools; as early as 1927, educators urged the need of curriculum revision in order to include the training of the consumer.

Recent Development

7. In 1935, Henry Harap made a study of twenty-eight courses of consumption. According to Mr. Harap, the college courses and textbooks appeared to be organized around general purchasing problems, such as price, advertising, misbranding and the like. In the secondary school courses, these special phases were studied as they related to each community. The financial problems were given about equal emphasis in colleges and in secondary

school courses but did not appear at all in the study programs of women's clubs. It is evident that as early as 1935, the consumer education programs then in progress were not giving adequate training in the various aspects of consumer training.

8. In 1938, Henry Harap reported a further survey of seventy--one courses in consumption. He stated that the goods most frequently studied were clothing, food, drugs, cosmetics, electrical appliances, and fuels. Insurance was the most common service studied. Of the high school courses studied, Harap found that the greater number fell in the business education department; at the college level, home economics led the field; and in the adult department, consumer courses were all listed in the economics department. It is evident from these findings, that the goods studied involved the training of various departments, yet there was a one-department factor on the high school, college, and adult program levels.
9. In 1938, Mrs. Helen McCormick made a survey of money education in the high schools of Kansas City, Missouri. It was found that pupils who had an opportunity to manage money of their own, either because they earned small sums or received an allowance, knew more about money than pupils who had not had this experience. Also, pupils who had not taken high school courses relating to money, such as economics, commercial law, or

bookkeeping had higher scores than pupils of the same age and in the same grade and percentile rank on the Terman Test, who had not taken such courses. From this, it is observable that pupils who have had experience with money have a better knowledge of it than those who have not, and students who have had the commercial subjects are at an advantage in money dealings.

10. In 1937, John B. Thomas reported the findings of a study he had made in 1936. A questionnaire was sent to 196 principals. He found that 65 per cent of the principals thought that consumer education should be a separate course, and 31 per cent thought that it should be included in other courses. Hence, even in 1937, school supervisors were of the opinion that a separate course is better adaptable to consumer education than if it were taught in combination with another subject.
11. In 1939, B. J. Rivett sent questionnaires to 1000 public and private secondary schools, all in states in the North Central Territory. He found that forty schools of the 477 which replied had separate courses, and the remainder of the schools taught consumer education as units in home economics, economics, commercial subjects, chemistry, agriculture, health courses, mathematics, and general science. Forty of the schools planned to

set up separate courses in consumer education. In the light of these findings, it can be observed that although supervisors prefer separate courses in consumer education, only 40 in 1939 had separate courses, and that 40 were planning to install separate courses.

12. Alfred E. Bray reported that in a study made in New Jersey, it was shown that thirty-two out of seventy-nine New Jersey high schools had separate courses in consumer education. This study indicates that less than one-half of the schools offer combined courses in consumer education.
13. The United States Office of Education in the summer of 1940, issued charts growing out of studies made within the last two years, showing the present status of courses in consumer education. In a study showing the distribution of 8,915 students enrolled in separate courses of consumer education by school departments offering the course, it was found:
 1. In the business education department approximately 2,100 boys were enrolled in a separate course of consumer education.
 2. In the business education department approximately 2,900 girls were enrolled in a separate course of consumer education.
 3. In the social studies department, approximately 900 boys were enrolled in separate courses in consumer education.

4. In the social studies department, approximately 850 girls were enrolled in separate courses in consumer education.
5. In the home economics department, approximately 250 boys were enrolled in a separate course in consumer education.
6. In the home economics department, approximately 850 girls were enrolled in a separate course in consumer education.
7. In the science department approximately 250 boys were enrolled in a separate course in consumer education.
8. In the science department approximately 200 girls were enrolled in a separate course in consumer education.
9. In the mathematics department, approximately 100 boys were enrolled in a separate course of consumer education.
10. In the mathematics department, approximately 200 girls were enrolled in a separate course of consumer education.
11. In a course taught by all of the departments approximately 200 girls were enrolled in a separate course of consumer education.
12. In a course taught by all of the departments, approximately 250 boys were enrolled in a separate course of consumer education.

From these findings, it is noticeable that: business education leads the field in the enrollment of students in the separate course; social studies is second in total number of enrollment; home economics is third; science department is fourth; the course taught by the combined department is fifth; and the course taught by the mathematics department is last. It can also be seen that there are more girls (5,200) enrolled in the separate courses than boys, (3,850).

Another study showing the classification of 208 school systems according to the grades in which students can be enrolled in separate consumer courses. The findings are as follows:

1. In the ninth grade, 19 schools offered separate consumer courses.
2. In the tenth grade, 43 schools offered separate consumer education course.
3. In the eleventh grade, 141 schools offered separate consumer education courses.
4. In the twelfth grade, 156 schools offered separate courses in consumer education.

Thus, it is evident that more schools offer a separate course in consumer education in the senior year in high school than any other year.

Another study made by the United States Office of Education shows the distribution of 193 school systems having separate courses in consumer education, by department. The findings are:

1. 90 out of 193 schools offered separate courses in consumer education in the business education department.
2. 34 out of 193 schools offered separate courses in consumer education in the social studies department.
3. 33 out of 193 schools offered separate consumer education courses in the department of home economics.
4. 15 out of 193 schools offered separate consumer courses in the department of science.
5. 9 out of 193 schools offered a separate consumer education course in the department of mathematics.
6. 2 out of 193 schools offered a separate consumer education course in the department of English.
7. 2 out of 193 schools offered a separate consumer education course in vocational education.
8. 3 out of 193 schools offered a separate consumer education course taught by the combined departments.

Thus, it is apparent that: the business education department ranks first in the number of schools offering separate courses in consumer education; social studies ranks second; home economics ranks third; department of science ranks fourth; department of mathematics ranks fifth; the course taught by the combined departments ranks sixth; and English and vocational education tie for sixth place, with the same number of schools offering the separate course.

A third study shows the years in which separate courses in consumer education were first offered in the secondary schools of 176 school systems. The findings are as follows:

1. In the year 1933-34, four schools offered a separate course for the first time.

2. In the year 1934-35, two schools offered a separate course for the first time.
3. In the year 1935-36, six schools offered a separate course for the first time.
4. In the year 1936-37, fifteen schools offered a separate course for the first time.
5. In the year 1937-38, 36 schools offered a separate course for the first time.
6. In the year 1938-39, 63 schools offered a separate course for the first time.
7. In the year 1939-40, (half year) fifty schools offered a separate course for the first time.

Examination of the above records reveals that with the exception of the year 1934-35, there has been a constant growth in the number of schools offering separate courses in consumer education for the first time. With that one exception, each year has almost doubled the number of the preceeding year.

14. In a study of six states, Lucius Dye found that of 81 schools in which consumer education is taught, 79 teach the subject in connection with one or more high school courses and that 29 offer a separate course in consumer education. In his investigation, Dye found that 41 per cent of the separate courses in high schools were placed in business education; 28 per cent in social science; and 21 per cent in home economics. Thus, it is seen that the preferred method of handling consumer education is to teach it in connection with some other course. Also, business education still ranks first,

social science second, and home economics third, in the departments teaching consumer education. This, with the other findings that have been stated giving business education first place, shows that although the home economists were the first to enter the field, the people in business education have gained first place in departmental ranking of departments teaching courses or units in consumer education.

15. A survey made by the Newsletter, published by the Institute for Consumer Education, shows that: business education departments are responsible for almost 50 per cent of the separate courses in high schools; social studies, for 19 per cent; home economics, for 18 per cent; and science for 4 per cent. This survey further reveals that the business education department ranks first in departments teaching consumer education in the high schools.

PRESENT GROWTH

16. The Institute for Consumer Education has been founded at Stephens College, Columbia, Missouri. The purpose of the institute is to advance the best interests of the community as a whole. This indicates the growth of the interest that is being shown in consumer education, showing that consumer education is progressing.

17. The Consumer Education Association is another organization that has been formed. It was organized in 1938 to bring together all of those who are participating in the consumer education movement in American education. Judging from this, it is apparent that there is an effort on the part of consumer educators to organize so that consumer education might be promoted.
18. An analysis of commercial education literature listed in the Education Index from June, 1935, to the present, was as follows:
1. July, 1935, until January, 1936--19 articles revealed a steady increase.
 2. January, 1936 until January, 1937--33 articles, the number of articles dealing with commercial education.

From this, it is seen that there has been considerable growth in the amount of literature concerning consumer education. Prior to July, 1935, there was no listing made of consumer education in the Education Index.

19. There has been considerable display of interest in consumer education on the part of various teachers conventions. At a convention held by the National Commercial Teachers Federation in Pittsburgh, Pennsylvania, in December, 1939, there were several panel discussions held in connection with consumer education.

This indicates that commercial teachers are beginning to realize the need for and possibilities of consumer education and the part their department can play in the training of the consumer.

In regard to the scope of consumer education as set up in this study, it was found:

1. Choice making--little evidence has been found concerning the instruction of choice making in consumer education.
2. Income management--Mrs. Helen K. McCormick made a study in 1938 concerning the money management concept of consumer education. In her study, it was found that students who had had commercial subjects such as bookkeeping or commercial law ranked higher on the tests given, than those who had not had these courses.
3. Buying and using commodities and services--as revealed in this study, it was found: Henry Harap made a survey of seventy-one courses in consumption in 1938. He stated that the goods most frequently studied were clothing, food, drugs, cosmetics, electrical appliances, and fuels. Insurance was the most common service studied.

From the findings of the various studies made, the study of the consumer education organizations, and the interest shown in consumer education by representatives from the various phases of life, it can be concluded that consumer education is growing; although it has not reached the stage of perfection, it is progressing in that at present, conferences are being organized, studies are being made, and the public is being made more aware of the need of consumer education through periodicals and radios.

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