

AN ABSTRACT OF THE THESIS OF

-----Kathryn M. Scudder-----for the--MS--in--Education-----
(Name) (Degree) (Major)

Date Thesis presented--April 25, 1942--

Title--CONSUMER EDUCATION IN THE JUNIOR COLLEGES OF CALIFORNIA-----

Abstract Approved [REDACTED]
(Major Professor)

Man is a consumer all of his life. Yet, heretofore, little attention has been given to guiding this necessary action. Now, however, consumer education is growing rapidly and with mammoth taxes in sight and with the rise in living costs, its necessity is apparent. Consumer education endeavors to give a student a lasting and flexible set of values for guiding his judgment through all the choices he makes that in any way affect his financial resources.

In this study, a total of 24 answered questionnaires were received from California junior colleges; 30 of the 32 questionnaires mailed out were returned. The mean enrollment of the junior colleges offering consumer education was almost twice the mean enrollment of all the California junior colleges. (Consumer education is not offered at all in private junior colleges in California.) Eighty per cent of these 30 schools, returning questionnaires, offered a course in consumer education. Seventy-one per cent of these 24 schools offered one course, while 29 per cent of the 24 schools offered more than one course.

Little agreement is found in course titles with 18 different names being chosen for 33 different courses. Of these, "Consumer Education" is the title of one-fifth of the courses and "Consumer Problems" the title of one-seventh of the courses.

The majority (51 percent) of the consumer education courses are offered by the commerce departments. Sixty-seven per cent of the 33 courses are open to both freshmen and sophomores and as the greatest number of the California junior colleges are two-year junior colleges, it may be concluded that most of the courses are open to any student in each institution.

On the basis of one unit per semester, it was found that 46 per cent, or 15 of the 33 courses, were two-unit courses, 15 per cent were more than two but less than three units, 36 per cent were three units, and 3 per cent or one course was allowed five units. Consumer education is an elective course in 79 per cent of the cases where it is offered, only one school requires it, and 6 or 18 per cent of the courses are made elective for some students and required for others.

The most popular text for junior college consumer education courses is by Shields and Wilson and titled "Consumer Problems." Since this text is used in only six courses, or 18 per cent of the total, it can be seen that no text is outstanding. Thirty per cent of the courses are based on references or workbook or a combination of both.

Almost half or 49 per cent of the courses were rated by the instructors as eliciting keen interest from the students. Forty-two per cent rated average interest and 9 per cent rated average to keen interest. One-hundred per cent of the courses are to be retained in the curriculum.

Course content was divided into nine main headings. Under the first heading, "General buying problems," the topics most often studied are advertising and buying in general. Under the heading "Consumer goods," food and clothing are equal in popularity. Under the heading "consumer financial problems," the topics of banking and saving, and household accounting and budgeting are also equal in number of times mentioned. "The role of the consumer in economic society" is the topic most studied under the heading "The consumer and public welfare." Under the heading of "consumer organization," the topic "Private agencies for consumer aid" seems to be the one most studied. The topic of insurance leads as the subject most studied under the heading, "consumers' services." Under the heading "principles of consumption," the topic of "consumers' choice" leads in the frequency of consideration. "Government aid to consumers" is the main topic being considered under the heading "consumer and government." The final heading, intended for miscellaneous topics and titled "other headings" drew only two topics, those of "propaganda" and "chain versus independent stores."

The leading teaching methods are found to be discussions, lectures, and reports. The main teaching device employed is reading. Students seem to prefer those units in consumer education courses which deal with specific information on products and services and also the topic of insurance. The least popular topics are those of "economic background" and "consumer aid agencies." Criticism of the courses by the instructors brings out the facts that the need of more time, the need of more facilities, and the need of an adequate text are strongly felt.

Recommendations made are as follows:

1. That consumer education courses be included in the curricula of the junior colleges.
2. That a text be written suitable for junior college students with a workbook adaptable to laboratory courses.
3. That in the course content, more emphasis be placed upon "consumer organizations" and "consumer and government."

4. That in the course content, such general aspects as "The principles of consumption" and the "consumer and public welfare" of the field of consumer education be dropped from the junior college courses.
5. That teaching methods and devices be used which will induce greater student participation.
6. That instructors work closely with local better business bureaus and local stores and selling agents.
7. That consumer education courses be so arranged that laboratory facilities may be used, if possible, more than once a week.

Permanized

CONSUMER EDUCATION IN THE
JUNIOR COLLEGES OF CALIFORNIA

by

KATHRYN MIRIAM SCUDDER

A THESIS

submitted to


OREGON STATE COLLEGE

in partial fulfillment of
the requirements for the
degree of

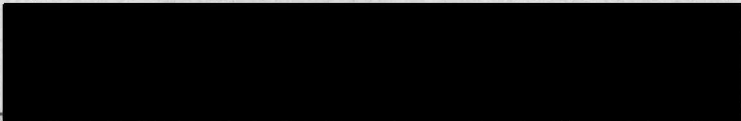
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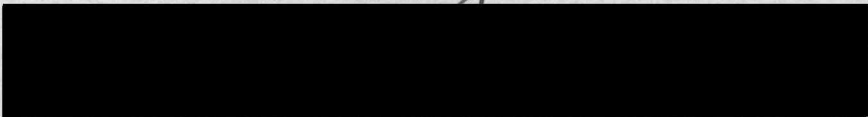
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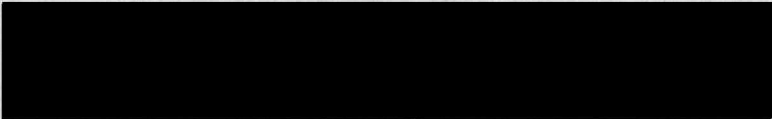
APPROVED:


Professor of Education

In Charge of Major


Head of Department of Education


Chairman of School Graduate Committee


Chairman of State College Graduate Council

ACKNOWLEDGMENT

To Doctor R. J. Clinton, the writer owes a debt of gratitude for his constructive criticism of the set-up for the survey work, and for his guidance and suggestions in the preparation of this thesis.

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CONSUMER EDUCATION IN THE JUNIOR COLLEGES OF CALIFORNIA

CHAPTER I

INTRODUCTION

It may be said accurately that man is a consumer all of his life. Yet, heretofore, little attention has been given to guiding this necessary action though much has been given to stimulate and fulfill consumption.

It may have been the depression and the consequent tightening of purse strings that germinated consumer education. Now, however, consumer education is growing rapidly, and with mammoth taxes in sight and with the rise in living costs, it may change from a highly popular elective offering in most schools to a grimly necessary requirement for competitive living.

The school room is not the only place where this subject is found. Women's clubs, civic organizations, granges, and even manufacturers and retailers educate the adult population on how to get one hundred pennies' worth from every sixty-penny dollar.

In days now past, a housewife was admired if she were a good manager and by this term it was meant that she bought nourishing food and cooked it in a variety of palatable ways using every scrap, that she could make over clothes until the original material was gone, that she could make her husband's salary go twice as far with care as it would have gone with carelessness. But these things comparatively few wives learned and they, only after years of experience. Now, rare is

the household that can afford to be careless and "It's smart to be thrifty" has become a national slogan. Our girls and boys too must learn even in high school how to maintain life above a subsistence level on small incomes. For today they are beset on one side with highly skilled printed and oral salesmanship, and on the other with demands from multiple governments for increasing tax returns. They neither have time nor can they afford to learn money management and buymanship from years of personal experience.

The physical makeup of foods, drugs, and textiles; the presence of fraud; legal conflicts between producer and consumer; methods of comparison; and many other units must be crammed into one or two school semesters. Above all, consumer education endeavors to give a student a lasting and flexible set of values for guiding his judgment through all choices he makes which affect his financial resources.

STATEMENT OF PROBLEM. Since it is evident that such work should be taught in a course in consumer education, it is obvious that not all of these things can be taught to students in the usual amount of time allowed, which is one semester. A teacher, in formulating the course in this subject, must make choices and eliminate certain aspects of consumer education.

A further problem is choosing from among the multitude of booklets, pamphlets, charts, and other materials that have been published by various commercial, social, and governmental agencies, both honest and dishonest.

There are many ways to present the fascinating subject of

consumer education. Seemingly teaching methods in this course especially are limited by the time and ingenuity of the instructor.

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The curriculum on all school levels is already over-crowded with both elective and required subjects whose necessity is the source of argument by student and teacher.

PURPOSES OF STUDY. Consumer education, an intensely practical and highly popular course, rapidly spreading through high school, junior college and university, is gradually evolving into a regular school course. To determine how the course is placed in the curriculum; that is, in what class year it is offered; whether it is elective or required; whether it is one or two semesters; and how much credit is allowed for it, are purposes of this study. Other purposes are to find the details of the course content as developed; the most frequently chosen units; the basic text; and sources of reference. Still other purposes are to obtain an idea of student interest in the course, and the size of classes. A final purpose is to ascertain those methods of teaching that have been developed either peculiar to consumer education or in common with other courses but particularly fitting to consumer education.

LOCATION OF THE STUDY. Since consumer education is obviously a practical course, the branch of the educational system claiming to give advanced training in the most practical aspects of life was chosen as a field in which to conduct the research.

There are over 600 junior colleges in the United States. The field had to be narrowed; California stood out as the inevitable choice as the location of this study. It had the first junior college

and has been a pioneer in the development of the junior college system. In California there are now 64 accredited public, private, and denominational junior colleges. Furthermore, California has pioneered in the development of consumer education. It was there that the first course was taught and there too the most popular high school consumer education text was authored and printed. In addition to all this, California is known to have one of the finest all-round state educational systems, and it is a western state near at hand and convenient for survey purposes.

SUBJECTS OF STUDY. Of the 64 junior colleges, 48 are public and district, 11 are private, and 5 denominational. The public junior colleges are the largest and the best supported financially so it is easily seen how they can expand their curricula more quickly to include a new course like consumer education than can the private and denominational junior colleges which would, for the most part, stick to the traditional subjects. A spot map on page 64 shows the location of the 64 junior colleges. Those spotted in red are the schools offering regular courses in consumer education and, consequently, they are the ones most fully studied.

The enrollments of the colleges range from 18 to 8,689 students. The smallest are the denominational junior colleges with enrollments from 18 to 491 students. The next in size are the private junior colleges whose enrollments range from 23 to 1,611. The largest group is the public and district junior colleges with enrollments which range from 72 to 8,689. The mean enrollment of the denominational is 30; the private is 83; and the public and district is 1,112.

SOURCES OF DATA. Primarily, the sources of data were the 64 junior colleges of California that have been accredited. Of these, the main supply of data came, of course, from those junior colleges replying to a postcard survey which indicated that they offered courses in consumer education. These institutions were then made the subject of detailed questioning regarding the consumer education offerings.

Further sources of data included consumer education textbooks, school journals, junior college journals, junior college catalogues, consumer education journals, theses, and other library materials. Search was made for previous theses on, or relating to the subject of, consumer education.

METHODS EMPLOYED IN THE STUDY. To ascertain which of these schools had a definite course in consumer education, a reply postcard¹ containing three questions was sent to all 64 of the California junior colleges.

The three questions were as follows:

Do you have a consumer education course?	Yes	_____	No	_____
Name of course _____				
Do you have a prepared syllabus?	Yes	_____	No	_____
Selling price _____				
Do you use a textbook?	Yes	_____	No	_____
Name of Text _____				

These replies were then recorded and it was found that all but three of these junior colleges returned the reply postcard after one or two requests.

1. Copy in appendix

To those schools stating that they offered a course in consumer education and to the three not replying, a detailed questionnaire² was sent. Most of the questions bore on the course content. However, the student interest, the textbooks and materials used, the place in the curriculum, teaching methods, and popularity of the units in consumer education were also included.

This questionnaire enclosed with a stamped, self-addressed envelope was sent to 32 junior colleges of California (indicated in red on the spot map) on October 27, 1941.

DEFINITION OF CONSUMER EDUCATION. Only one term in this non-technical thesis would seem to demand clarification. The term is "consumer education" which is sometimes confused with distributive education.

Consumer education, as taught in the high school and junior college levels, applies mainly to personal economics and aims to develop a wary and scientific buyer.

2. Copy in appendix

CHAPTER II

PREVIOUS STUDIES

Pioneering work in Consumer Education has been done by Henry Harap of George Peabody College. In 1924 he wrote "The Education of the Consumer," the first major book in this field. Harap has also made two surveys, one in 1935 covering 28 college and secondary schools courses and a follow-up in 1938 covering 71 courses.

The stated purpose of the "Survey of 28 Courses in Consumption"¹ was "to assemble all available courses in consumption economics in order to discover the prevailing topics included in instruction in this field." As a result, 28 were assembled. Junior colleges are treated as secondary schools and even so, only two were included. There were San Mateo and Santa Ana Junior Colleges in California. It was found that 56 different topics were being taught in consumer courses. Of these, the colleges noticeably emphasized some aspects more than others and their emphasis differed from that of secondary schools. Of the 56 topics, only three were emphasized by both educational levels. The lists show that colleges tend to be more general in emphasis, while secondary schools are inclined to be specific in teaching the methods of purchasing certain articles.

The follow-up survey of "Seventy-One Courses in Consumption"² in 1938 included 35 secondary schools (among these were three junior colleges), 26 colleges, and 10 adult courses. The secondary school

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1. Harap, Henry, "Survey of 28 Courses in Consumption," School Review, Vol. 43, pp. 497-507, September, 1935.
 2. Harap, Henry, "Seventy-One Courses in Consumption," School Review, Vol. 46, pp. 577-596, October, 1938.

departments offering the courses were most frequently the business departments, then the home economics departments, and lastly, the social studies departments. In the colleges, the economics departments offered the courses in most cases, then the business departments, and lastly, the home economics departments. The most used course titles in order of frequency were: Consumer Education, Economics of Consumption, Consumer Economics, Problems of the Consumer, Consumer Buying, and Economics of the Home (or Family). Phases about which the courses grouped themselves most frequently were: consumers' goods, consumers' services, general buying problems, consumers' financial problems, the consumer and government, consumer organization, the consumer and public welfare, and principles of consumption. Here as before, it was noted that the secondary schools tended to emphasize the consumer goods whereas the colleges emphasized problems of public welfare, consumer organization, and principles of consumption to the neglect of consumer goods. The consumer goods most usually studied, when they were studied, were: clothing, food, drugs, and cosmetics. The consumer service which was given more representative treatment in the secondary schools was insurance. Of general buying problems taken up in class, advertising was the most popular, and price and retail selling methods were also rather common. The topic of "financial problems" was more common in secondary schools and was taught in the commercial departments. Under "financial problems" heading, banking and household accounting, and budgeting were the most frequent items of study. Under the consumer and government was considered most frequently the topic, consumer protection by the government. Consumer organization included consumer

organizations and consumer education. The cooperative movement was neglected in secondary schools. The problem of the consumer and the role of the consumer in society were considered under the heading, the consumer and public welfare. Principles of consumption, as a topic, covered most commonly consumers' choice, meaning of consumption economics, and human wants.

It was found that the learning activities were still dominated by reading, but single texts were infrequent with mimeographed material and other publications being used at times. Reports, discussion, and student notebooks were fairly common devices. Practical projects were increasing, such as student investigations, experiments, demonstrations, and a few laboratory experiments. From this study, Harap recommends testing, weighing, measuring, manipulating, and constructing and sampling. He believes that negative units in a course such as the exposing of frauds should be replaced by informed buying and intelligent use of commodities.

A study similar to these two by Harap, covering only those consumer education courses in the secondary schools, was made by Koos³ in 1934.

He states the problem of his article to be the "nature and extent of consumer education to be found in the curriculums of schools at the secondary level and the contributions made by the various subjects to this education." The sources of Koos' information were "Textbooks in the subjects and fields in which content significant for the consumer

3. Koos, Leonard V., "Consumer Education In Secondary Schools," School Review, Vol. 42, pp. 737-750, December, 1934.

is most likely to appear."

Richard Otto Nichoff⁴ in an unpublished thesis at the University of Chicago in 1934, analyzed contents of textbooks in social studies and found that the topics bearing on consumer education were listed. "For eight textbooks published before 1930, total frequency of mention of these ten topics is eleven or about a seventh of the total frequency of 180. For the eight books published after 1930, the total frequency is 23 or approximately two-sevenths of the total possible frequency."

Using twelve divisions and thirteen books, Koos⁵ made the same type of study. The books chosen were published between 1929 and 1934 in business, home economics, mathematics and geography, general science and science, all on the junior high school level. Consumer education was found to be neglected.

Magazine articles on consumer education and, particularly on consumer education in the schools, are appearing with increasing frequency. A catalogue study of "Consumption Economics in Junior College"⁶ was made by Marshall and published in March, 1941. Marshall states, "In the following designation of consumption courses, we have been guided by several considerations: (a) the title of the course; (b) the catalogue description of the course; and (c) the economic rather than technical emphasis in the course." He surveys offerings at 339 of 442 junior colleges in the United States and found that only 66 courses

4. Koos, Leonard V., loc. cit.

5. Koos, Leonard V., loc. cit.

6. Marshall, Alpheus, "Consumption Economics in Junior College," Junior College Journal, Vol. 11, pp. 39204, March, 1941.

could be called consumption economics. These were in 30 junior colleges in 25 states. Twenty-three states had no offerings in this line at all, but three of those states had no junior colleges. California is far in the lead in courses, having 21 offerings in 14 colleges; Tennessee is next with four colleges; Virginia and Missouri follow with three each; and five other states have courses in two colleges each. Marshall finds the courses usually in 3 departments: home economics divisions accounting for 42 courses, commerce and business administration departments for 15 courses, and economics departments for 9 offerings. The course titles and number of times each is offered are as follows:

Consumer Economics, Consumer Problems, and Consumer Education	21
Household Management	17
Economics of the Home	8
Income Management, Family Finance and Budgeting	8
Buymanship	4
Textile Economics	4
Food Economics	2
Housing	1
Standard of Living	1
	<hr/> 66

Marshall draws several conclusions from his catalogue study. In at least 81 per cent of the junior colleges, formal courses in consumption economics are not given. He admits that a large number of the courses designated as consumption economics (that is, the 17 offerings in Home Management) are partly technical as well as economic, which would mean that his definition of consumption economics is rather inclusive. He says that:

Although the number of consumption courses has increased greatly during the past decade, a large number of institutions with otherwise well-developed curricula have given practically no attention at all to consumer education as an aid in carrying out the chief functions of the junior college. It is safe to predict, however, that within a few years, the consumer approach to the study of economic problems will be given the consideration which it deserves.

Two other articles have been written recently by Marshall.

In one of them, "College Courses in Consumption Economics,"⁷ he analyzes colleges courses in the field but does not mention junior colleges.

In the other article titled "920 Courses in Consumption Economics"⁸ he surveyed 1,249 of 1,454 institutions of higher learning. Eighty-three of these institutions were in California, 72 of which were surveyed and 30 of which were found to have courses. There were 61 courses in all of these 30 institutions: 35 were in home economics; 10 in economics; 12 in business administration; 1 in agricultural economics; and 3 in other departments. Though Texas has as many institutions as California (83), California had the greatest number offering courses in consumption economics and also the greatest number of actual courses. Next came the state of New York with 59 courses offered, Illinois 49, Pennsylvania 49, and Texas with 45.

Gordon, speculating on a model college course in "College Course In Economics of Consumption"⁹ draws several conclusions:

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7. Marshall, Alpheus, "College Courses in Consumption Economics," Journal of Marketing, Vol. 5, pp. 26, July, 1940.
 8. Marshall, Alpheus, "920 Courses in Consumption Economics," Educational Record, Vol. 22, pp. 27-38, January, 1941.
 9. Gordon, Leland J., "A College Course in Economics for Consumers," School and Society, Vol. 50, pp. 630, November 11, 1939.

1. Economics departments should have at least a one-semester course emphasizing the consumer point of view. Objective: to develop an awareness of individual limitations as consumer and to point the way to improvement of consumer technique.

2. If projects and principles are combined, students like the course.

3. No prerequisite necessary in economics, psychology just as helpful.

4. Project good method of teaching and original source materials added.

5. Most useful printed material in pamphlet form.

Gordon makes two recommendations: (1) A cooperative program with departments of chemistry and physics; (2) Be on guard against pseudo-consumer publications and organizations.

In another article titled "Economics for College Consumers,"¹⁰ Gordon sums up a survey he made of 35 college courses and finds the trends toward a separate course in the departments of economics, home economics or marketing, restricted to upper-classmen with principles of economics as a prerequisite. The trend in content of this course is to make it flexible and yet coordinated, starting with the nature of economic choice, modern economic order and consumer's place in it. These courses include consumer problems in making choices, prices, their function and determination, marketing devices (fraud, misrepresentation, and waste), national income and its distribution, family income and expenditures, standards of living, functions and services of government (under which are several sub-topics) and the consumer cooperative

10. Gordon, Leland J., "Economics for College Consumers," Journal of Home Economics, Vol. 32, pp. 609, November, 1940.

movement. Also included sometimes were monopoly and consumers, capitalism and other systems, and changes in consumer behavior. Specific problems studied were: the wise use of income, budgeting, technique of buying food, etc.;, consumer credit, and independent and chain stores. Gordon found that where the project method of teaching was used, it meant limiting class enrollment.

"Consumer Education at Stephens College"¹¹ a tiny article by Cassels states that at Stephens the program is broad, concerning consumers as individuals and concerning consumers as members of society. He further says that the functions and activities of the outstanding consumer institute at Stephens College are three-fold: (1) Fact finding (research), (2) Fact organizing (study), (3) Fact using (education.) The latter was for Stephens College students, for other colleges and universities, for high school students, and lastly for adults.

Saidee Stark, instructor in Home Economics in the Junior College in Sacramento, California, writing an article titled "Objectives of Consumer Education for Several School Levels,"¹² says that consumer education is education in choice making, in allocation of money to choice of goods, and education in actual purchase (market selection). From the fact that the median income in 1935-36 of all families in the United

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11. Cassels, John M., "Consumer Education at Stephens College," Curriculum Journal, Vol. 9, No. 8, pp. 370, December, 1938.
 12. Stark, Saidee, "Objectives of Consumer Education for the Several School Levels," National Educational Association Proceedings, Vol. 77, p. 483. 1939.

States was \$1,160, and of non-relief families was \$1,285, she derives the importance of consumer education. Miss Stark feels the fundamental aims should be planning, purchase, analyzing the quality, judging satisfactions, and utilizing sources of information.

An amusing angle on consumer education is given by Charters¹³ in his article "Consumer Education." He approves of the course and goes on to make the unique application of the subject to the college professor as the producer and the student as the consumer. Quoting Kipling, he brings out his point: "The toad beneath the harrow knows exactly where each tooth print goes."

At a consumer education breakfast held in June, 1940, at Cleveland, Ohio, consumer education in the senior high schools and the junior colleges was considered and the topics discussed were reported by Atkinson,¹⁴ instructor at San Jose State, somewhat as follows:

- (1) Introduction to study of consumers and their problems. (2) job of making a living. (3) personal management through family budgeting and record keeping. (4) personal progress and establishment of reserves. (5) how our financial system operates and serves us. (6) how our marketing system operates and serves us. (7) our banking relations and services rendered. (8) legal and credit relations in buying and selling. (9) how to invest money intelligently (10) how the consumer is influenced in buying. (11) methods and techniques of intelligent buying.

13. Charters, W. W., "Consumer Education," Journal of Higher Education, Vol. 10, pp. 506, December, 1939.

14. Atkinson, E. W., Consumer Education Breakfast, June 27, 1940, Cleveland, Ohio, a pamphlet.

(12) governmental and private agencies for consumer protection.

Atkinson writes that the teaching methods discussed were student projects, committees and reports, outside lectures, round table and panel discussions, cooperation with the better business bureaus.

As far back as 1936 Haas,¹⁵ outstanding in this field, interpreted consumer education as:

. . . the demand part of value and the intelligent spending of money. It is the realistic and practical study of man's wants, desires, and needs together with the physical, mental, and skill resources necessary for meeting them. On the surface, the consumer problem is one of safety, health, and money management so that income can cover the greatest amount of quality and bulk.

While Hadsell¹⁶ of the Consumers' Counsel, A.A.A., defines it as "That type of training which develops in the individual a consciousness of his interests as a member of the consumer group and trains him in the techniques of wise selection of goods and services needed for satisfactory living."

The National Education Association¹⁷ published this statement:

We recognize that many of the most critical problems facing the American people today are economic in nature. We also recognize that the American people are economically confused and that we are in imminent danger of making serious mistakes from which it will be difficult for the country to recover. We believe therefore that the time has come when the schools of the United States should seriously attack the problems of introducing economic understandings and experiences suitable to children of every age

15. Haas, Kenneth B. Report at Social Business Education Meeting, Bowling Green, Kentucky, 1936.
16. Hadsell, H. S., "An Experimental Course on Methods of Consumer Education," Journal of Home Economics, Vol. 29, No. 3, pp. 145-150, March, 1937.
17. "Report of the Committee on Resolutions," National Education Association, p. 2, New York City, 1936. Department of Superintendence.

level as an integral part of our curriculum, applying to the problems these techniques of curriculum construction and method which have been so successful with other materials of instruction.

Speaking of the whole consumer movement, Roger Babson¹⁸, the famous economist reveals:

This consumer movement has something of truth, and a crusading quality almost like a spiritual revival. Potentially it has enough votes, enough money, and enough economic soundness to split things wide open. As the leaders of such crusades know, if consumers ever get organized and go into real action, our present retailing, wholesaling, and producing systems will be blown to bits!

Few theses have been written on Consumer Education, fewer still seemed to bear at all on this course as it is offered in junior colleges and of these only three were obtainable. One was found to be related only to junior high schools and of local application. One applied to foods classes only. Another was found to be full of helpful material. This thesis is titled "A Survey of Consumer Education as Given in Fifteen State Courses of Study, 1934-38."¹⁹

In the Summary and Conclusions section of her thesis, Miss Clarkson states that best practice suggests: "(1) Courses in consumer education are essential in connection with home economics in secondary schools. (2) Development should not be limited in its scope, but should have a wide range of interesting and useful economic problems."

Summing up her findings in regard to the standing of the various states in their work in consumer education, she says:

18. Babson, Roger, Babson's Reports, November 25, 1935, page 1.

19. Clarkson, G. M., A Survey of Consumer Education as Given in Fifteen State Courses of Study, 1934-35, Masters Thesis, George Washington University, 1939.

There are less than one third of fifteen, of the states in the nation which now have outstanding work in the field at the present time (1939). The location of these fifteen states shows that the majority of them are in the middle west, since nine of them are located in that section. Out of the six states in New England, Massachusetts is the only one Hadsell recommends as having an outstanding course of study in consumer education. Three states bordering Canada, namely, Montana, North Dakota, and Minnesota, are not included in the states having outstanding courses of study, although they are geographically close to the states which are carrying on the leading work. There are fifteen states in the South and Southwest which are lacking in courses on consumer education. Tennessee and Kentucky are the only two states in the South and Southwest which are leading the way for consumer education in the South.

She found that there were thirteen general objectives in consumer education listed in the courses of study from the fifteen states and twelve of these state courses of study in consumer education included specific as well as general objectives. Four of the general objectives occurred in all of the courses of study. They centered around: "(a) problems of availability of goods and services, (b) use and evaluation of guides, (c) wise selection of goods according to needs and values." The less prominent objectives included such items as responsibility toward better buying conditions, wise use of one's income, price determination, present and future needs, national policies, and the acquisition of health ideals.

In regard to units, Miss Clarkson found that there were thirty-five different units altogether used in the fifteen different states. The first three occur in all of the courses of study and nine occur in two thirds of the courses of study. The most frequently found units relate to: "(a) economics and satisfaction of consumer purchasing, (b) advertising, (c) sources of information, (d) buying problems,

(e) price legislation, and (f) brands, trademarks, and labels."

Other units deal with quality, where to buy, standards and levels of living, salesmanship, cooperative buying, tests for fabrics, budgeting, investments, taxes, and weights and measures.

CHAPTER III

THE STUDY

Thirty of the 32 questionnaires mailed to the junior colleges in California were returned and of these 30, 24 were filled out. Four of the six returning unanswered questionnaires explained that units only and not complete courses in consumer education were offered in their schools. One junior college had gone out of existence and one junior college felt time was not available to fill out the form.

Enrollment in those junior colleges which offer consumer education ranges from 106 - 6,500 students with a mean enrollment of 926. This figure is considerably above the mean enrollment of 489 for all the 64 junior colleges in California. It is evident that the larger junior colleges have taken up consumer education courses first. Since consumer education is a comparatively new course, this is natural. Schools with more income available are understandably the pioneers in curriculum expansion.

It is interesting to note that these pioneers in consumer education are entirely public and district junior colleges. The private schools perhaps feel that for the type of education they aim to give, this field is too practical.

Consumer education is a large field; a semester course could approach and cover this field thoroughly from one or two angles only. Hence, the possibility of more than one course is reasonable. Table I gives the data on this point.

Table I

Number of Courses in Consumer Education
Taught in Junior Colleges of California.

	Number	Per Cent
Number teaching no course	6	20
Number teaching 1 course	17	57
Number teaching 2 courses	6	20
Number teaching 3 courses	0	0
Number teaching 4 courses	1	3

As was noted before, six junior colleges returned blank questionnaires. All six of these have been included in Table I as offering no course. Seventeen or 57 percent of the 30 schools offer one course. Six or 20 per cent offer 2 courses, and one or 3 per cent offer four courses in consumer education.

Twenty-four schools offer one or more courses in consumer education. This is about 38 per cent of all the junior colleges in California. There are 64 in the state. The institution offering four courses in consumer education is the second largest junior college in California and presents the field from three different aspects: legal, home economics, and commercial. The fact that almost a third of those schools offering consumer education have included more than one course in their curricula seems to indicate that a significant number feel that is a valuable field which is worth presenting in general and in detail or from different angles.

A general idea of the approach an instructor is making to his subject may sometimes be gained from the title of the courses. Table II gives the course titles assigned to the courses.

Table II

Names Given to Consumer Education Courses
In the Junior Colleges of California

Names	Number
Consumer Education	7
Consumer Problems	5
Consumer Economics	3
Applied Economics	2
Problems of the Consumer	2
Buymanship	2
Consumer Legal and Financial Problems	1
Economics of the Household	1
Economics of the Consumer	1
General Law	1
Household Efficiency	1
Household Equipment	1
Personal Finance	1
Business Economics	1
Buying Problems	1
Consumer Economic Problems	1
General Business Principles	1
Consumer Insurance	1

The title "Consumer Education" has been given to 7 or one fifth of the 33 courses and that of "Consumer Problems" to 3 or almost one seventh of the courses. Other than these two names, little agreement is found for course names. There are 18 different titles for 33 courses. A glance at these names shows only 2 that would seem to indicate a narrow field of concentration; that is, "Consumer Insurance" and "General Law." The majority would connote a general approach to the field of consumer education with three being quite obviously from the home economics angle. Twelve of the course titles do not include the word "consumer"; however, these twelve have titles very evidently denoting that the consumer point of view is the object of the course.

While the course title indicates, to a certain extent, the aspect of consumer education studied during the semester, the department

in which the course is offered shows the general tendency of the entire course.

Table III

Department in Which Consumer Education Courses
Are Taught in Junior Colleges of California

Department	Number	Per Cent
Social Science	2	7
Economics	7	21
Home Economics	6	18
Commerce	17	51
Law	1	3

Seventeen or 51 percent of the 33 courses are offered by the Commerce Departments. Seven or 21 percent are offered by the Economics Departments. Six or 18 percent are offered in the Home Economics Departments. Two of the consumer education courses are in the Social Science Department and 1 in the Law Department.

The fact that the Commerce Department offers so many of the courses would suggest that consumer education grew as a logical companion to business courses given in colleges to improve business methods. Studying the consumer viewpoint in order to devise better sales features and more pleasing services is in line with modern business policies and typical of alert college instructors who are supplying industry with the material for executive positions.

The Economics Department in making the study of investments, insurance, vocations, etc., more practical and personal quite naturally

would fall into this new emphasis on the consumer viewpoint.

Especially would this be more true of economics, which is usually a highly theoretical study, when it is taught in a junior college, that educational branch which specializes in the eminently practical knowledge.

One of the very first to offer consumer education were the home economists. Long before consumer education became so general and a field of interest to men students, departments of home economics were giving household management courses which emphasized budgeting and purchasing from the consumer viewpoint.

Few courses are offered by social science departments because, while consumer education fits into any department, the social angle is not so personal and practical. In a way, it could be said that any business law course open to students not majoring in law is under the consumer education classification. However, only one school has included its general law course in this study.

The majority of the junior colleges are two-year institutions. A question was included in this study to find to which levels the consumer education courses were open.

Table IV

Class Year in Which the Consumer Education Courses
Are Offered in the Junior Colleges of California

Classification Levels	Number	Per Cent
11 and 12	1	3
Freshman-Sophomore	22	67
Freshman only	2	6
Sophomore only	1	3
Junior only	0	0
Junior-Senior	2	6
Senior only	0	0
Combined years	2	6
13-14-15	1	3
Not clear	2	6

Twenty-two or 67 percent of the 33 courses are open to freshmen and sophomores. Two are offered to freshmen only, two to junior and seniors, and two schools are not clear on this point. One is offered to grades 11 and 12 connected with a four-year junior college, another is offered to sophomores only, one to grades 13-14-15, still another course is open to students of any year, and two courses in a four-year junior college are open to combined years.

It seems from this that the greatest number of the consumer education courses are open to any student in each institution as only three schools of the 24 replying were four-year junior colleges and the remaining 21 are two-year institutions with freshman and sophomore years only. Only seven courses are restricted to students of a certain class year.

It seems reasonable to think that the junior college authorities feel this course is valuable when they place it in their curricula so that it is available to students of both years.

To determine the length of the course and the value placed upon it, a question was included in this study regarding the units allowed for each course upon the basis of one unit per semester. Table V shows the data.

Table V
Units Allowed for Consumer Education Courses
In The Junior Colleges of California

Units Allowed	No. Schools	Per Cent
2 units	15	46
More than 2 units but under 3 units	5	15
3 units	12	36
5 units	1	3

Fifteen of the 33 courses or 46 percent are allowed two units, five of the 33 or 15 percent are allowed more than two units but less than three units, and 12 of the 33 or 36 percent are allowed three units and one course that was offered to grades 11 and 12 connected with a four-year junior college is allowed five units.

This shows that consumer education is regarded as of such importance that not one junior college shortened the course to less than one year in length, over one third have three semesters or one and one-half years. This, as well as the fact before noted that many schools are offering more than one course, is encouraging to those interested in the progress of consumer education.

Whether a course is elective or required makes a great deal of

difference when one estimates the student interest and attitude toward the subject offered. Table VI includes the facts.

Table VI
Elective and Required Consumer Education Courses
in the Junior Colleges of California

Status	Number	Per Cent
Elective	26	79
Required	1	3
Elective and Required	6	18

Seventy-nine per cent of the consumer education courses, or 26 of the 33 are elective, while 18 per cent or 6 are both elective and required. Of the 33 courses, only one is definitely made a required subject.

It can be assumed from this that those institutions offering consumer education have found it is such a popular course that to require it is absolutely unnecessary. Again, these 26 courses may be so placed in relation to the curriculum set-up that a reasonable number of students elect consumer education and requiring it would overcrowd the classes. That institution which makes its consumer education courses required gives no reason for this unusual decision. However, these six courses that are both required and elective, that is, required for some and elective for others, are explained in every case.

One school requires consumer education of homemaking majors and of commerce minors; another has its four courses prescribed in certain

curricula and elective in others; and still another course is required for general business students.

Because texts and source materials are of vital interest to any teacher of any course, a question to ascertain what is being used was included in this survey. Table VII shows the information.

Table VII

Texts and Source Materials Used for Consumer Education
Courses in the Junior Colleges of California

Texts and Other Sources	No.	Per Cent
"Consumer Problems" - Shields & Wilson	6	18
"The Consumer Investigates" - ZuTavern & Bullock	4	12
"Consumer Economics" - Gordon	3	9
"Family Finance" - Bigelow	2	6
"Consumer Economics" - Kennedy	2	6
"Personal Problems" - Jordan	1	3
"The Consumer and the Market" - Reid	1	3
"Managing Personal Finances" - Jordan	1	3
"Consumer Goods" - Reich & Seigler	1	3
References	4	12
References and workbook	3	9
Workbook	3	9
Not given	2	6

A glance at the table shows that altogether nine different texts are mentioned as being used for the 33 different courses. The most popular text "Consumer Problems" by Shields and Wilson is used in only six courses or 18 per cent of the total. The "runner-up" is "Consumer Investigates," by ZuTavern and Bullock which is the main text for four or 12 per cent of the courses. Also mentioned are "Consumer Economics" by Gordon, used in three courses; "Family Finance" by Bigelow, used for two courses; "Consumer Economics" by Kennedy, used for two courses; and

"Personal Problems" by Jordan, "Consumer and the Market" by Reid, "Consumer Goods" by Reich and Seigler, and "Managing Personal Finances" by Jordan, each used for one course. References or a workbook, or a combination of references and a workbook are used in ten courses. Only for two courses was the source material unnamed.

It is rather obvious from this that one text has not emerged as completely satisfactory, although a mass of material has been written in this field.

Many reasons may be given to explain this. Perhaps the most important is that the field of consumer education is new. It is a field out of which complete courses can be constructed from many different angles thus making one text, while eminently suitable say for a laboratory course in consumer education, quite unsuitable for an economic course in consumer education. Further, while there are hundreds of pamphlets, government reports, private investigations, and so forth, now in written form, very few actual texts have been written. Again, consumer education is a subject that may reasonably be of interest to the junior high student, the high school, junior college, college, and adult education student. It is clear that one text would not be appropriate for all these levels.

Until some author, probably an experienced junior college instructor, has written an all-round general text on consumer education which proves adaptable to various viewpoints and teaching devices, the situation as shown in Table VII will undoubtedly remain.

Before, it has been noted what proportion of the 33 courses are

elective and what proportion required. In connection with this question, it is revealing to see the instructors' estimates of student interest in the consumer education courses being given. Table VIII shows these estimates.

Table VIII

Student Interest in the Consumer Education Courses
as Rated by Instructors
In the Junior Colleges of California

Rating	Number	Per Cent
Poor	0	0
Average	14	42
Average - Keen	3	9
Keen	16	49

No instructor rated student interest as poor; 14 classes or 42 per cent were rated as manifesting average interest; 3 or 9 per cent are between average and keen in interest; and 16 or 49 per cent are rated as showing keen interest.

A double check upon the value of a course is the faculty decision as to whether it shall be retained in the curriculum.

One of the best things that could be said for consumer education courses as offered in the junior colleges of California is that shown in Table IX. Every single course is to be retained.

Table IX

Number of Consumer Education Courses in the
Junior Colleges of California To Be Continued

To Be Continued	Number	Per Cent
Yes	33	100
No	0	0

In this day of mass education, specialization and crowded curricula, some courses just cannot be continued.

Consumer education has indeed taken its place, held its own, and gained popularity with students and recognition by the faculty.

CONTENT OF COURSES. This section of the questionnaire was divided into nine main headings, as follows: general buying problems, consumer goods, consumer financial problems, the consumer and public welfare, consumer organization, consumer's services, principles of consumption, the consumer and government, and other headings. Under each heading one topic was suggested so that the instructor would be able to interpret more exactly the meaning of each heading. The instructor was asked to name topics he offered in his course in consumer education, under each heading. The first eight headings and the topic divisions under them were borrowed from the findings of Harap's survey in 1938 of "Seventy-One Courses in Consumer Education."

No matter what the product or service sought, everyone meets certain broad problems when buying. Table X shows the topics discussed under the heading of "general buying problems" and the emphasis given in the junior colleges of California.

Table X
General Buying Problems

Sub-Topics	Number
Advertising	17
Buying in general	10
Frauds and misrepresentations	7
Standards and grades	6
Family as a consumer	5
Retail selling methods	4
Labeling	2
Price	2
Fashion	1

Nine topics were mentioned under the heading of "general buying problems." Most frequently studied is advertising which is mentioned by 17 instructors; buying in general is mentioned 10 times; frauds and misrepresentations 7 times; standards and grades 6 times; the family as a consumer 5 times; retail selling methods 4 times; price 2 times; labeling 2 times; and fashion once.

Since advertising is written salesmanship and may be easily checked upon since it is so abundant and since it is such a highly developed art, instructors and students alike would be prone to choose it for investigation in a consumer education course.

Buying in general, a more or less introductory topic to the whole field of consumption, is second in popularity. Certain books, exposing cosmetics, dentrifices, and drugs especially, have created an intensive interest in frauds and misrepresentations. However, many instructors do not favor presenting consumer education from a negative viewpoint as this topic implies it should be taught. Standards and

grades are of vital importance and it is rather surprising that more courses do not feature this angle. It may be that this is included under a topic in a later heading.

Most junior college students marry soon after completing the junior college course, thus it can be seen that the topic, the family as a consumer, is a pertinent one to consider. Retail selling methods is a topic briefly viewed as are price, labeling, and fashions. These very likely are more thoroughly studied in other courses such as marketing, art, and home economics.

Other studies have brought out the fact that the secondary schools, and the junior college has been termed a secondary school, emphasized the practical aspect of consumer education and the study of specific consumer goods. Table XI shows just which goods are most studied in the junior colleges of California.

Table XI
Consumer Goods

Product	Number
Foods	10
Clothing	10
Household Appliances	8
Automobiles	6
Textiles	3
Furniture	3
Cosmetics	2
Drugs	2
Miscellaneous	18

Foods and clothing are the topics studied most often under the heading of consumer goods, being mentioned by instructors ten

times each. Close to these comes the topic of household appliances which was mentioned eight times; then automobiles, six times; textiles, three times; furniture, three times; cosmetics, two times; drugs, two times; and miscellaneous products, eighteen times.

It is natural that frequent attention should be given to foods and to clothing, for these are two of the most vital necessities. Perhaps the majority of the world's businesses are in some manner given to supplying these two human necessities; hence, consumers must have standards by which to form judgments on the hundreds of articles of clothing and food products on the market.

Household appliances are so numerous, so clever, and so useful, that these too rank high in interest. They are rapidly being accepted as necessities instead of luxuries and students must know the advantages of one piece of equipment over another under various circumstances and general buying points of the main appliances needed.

Of course junior college students are buyers of cars and the coming purchasers of more expensive makes; therefore, automobiles should receive attention. Cars are becoming more and more a matter of personal taste as they group into price ranges to fit every pocketbook.

Textiles and furniture are subjects also considered in any well-rounded home economics course, and for this reason are less frequently found in consumer education courses.

Cosmetics and drugs are typical products studied under the "fraud and misrepresentation" topic discussed above.

The smaller the income, the greater the need for shrewd money management. The emphasis placed on various aspects of consumer financial problems is shown in Table XII.

Table XII
Consumer Financial Problems

Problem	Number
Banking and Saving	20
Household accounting and budgeting	20
Buying and renting a home	17
Investing	14
Installment buying	7
Credit	7
Borrowing and lending	4
Taxes	3
Building and Loan Associations	1

Two topics, banking and saving, and household accounting and budgeting, equalled each other in frequency of mention which was 20 times each. The instructors considered these topics valuable in the area of "financial problems." Close in number of times mentioned is the study of "buying and renting a home." Seventeen instructors reported its inclusion in their courses and fourteen instructors included the topic of "investing." Installment buying and credit received a place of equal prominence. Borrowing and lending, taxes, and building and loan associations followed in that order.

Consumer education proposes to teach the student ways to make money go further. Thus "banking and saving" and "household accounting and budgeting" should receive a major share of time in a general course of consumer education. Housing is a universal problem which quite

naturally would be carefully considered in any consumer education course. Related to "banking and saving" is the topic of "investing," however, this presupposes a slightly higher income. Students in junior college expect to reach the higher earning brackets; however, so that investing would be a subject worthy of their consideration. Installment buying and credit are also closely related sub-heads of consumer education, and information on these types of spending should be presented to students. Closely following is the subject of "borrowing and lending" which is a procedure more happily learned by observation than by experience. The subject of taxes, while not now occupying much of a place in consumer education courses, may very probably loom large in the future course outlines. Least mentioned is the topic of "building and loan associations," but many teachers may include this under "banking and saving" or under "investments."

The relation of the consumer to those about him in an economic sense may become a highly theoretical theme. Under the heading "The Consumer and Public Welfare," in Table XIII it will be seen which sub-heads are most widely used in the junior colleges of California.

Table XIII

The Consumer and Public Welfare

Topic	Number
Role of Consumer in Economic Society	9
Problem of Consumer	7
Consumer and Economic Planning	7
Distribution of Wealth and Income	3
Standard of Living	2
Business Cycles and Crises	2
Individual Security	2
Public and Private Welfare Organizations	2
National Defense	1
Public Utilities	1

Many topics are here mentioned, though none are mentioned with outstanding frequency. The role of consumer in economic society is mentioned by nine instructors, the problem of the consumer by seven, the consumer and economic planning by seven, the distribution of wealth and income by three, and standard of living, business cycles and crises, individual security, and public and private welfare organizations are all subjects mentioned by two instructors each. Public utilities and national defense are taken up in one course each.

The role of the consumer in economic society may well be used as an introductory topic to give the student the altruistic view of consumer education. The two topics following and tying each other in times mentioned, namely, the problem of the consumer, and the consumer and economic planning, may well be the topics used to bring the student down to the individualistic view of the course. The next few topics, distribution of wealth and income, standard of living, business cycles and crises, individual security, and

public and private welfare organizations, are subjects commonly considered during any elementary course in economics. This may be the reason for their paucity of mention by the instructors of consumer education. Public utilities, once a bone of contention, have given way in emphasis these past years to other objects of investigation. A new subject and one which will undoubtedly be taken up in more courses this fall is that of national defense, now included by only one instructor.

Although the cooperative movement has not gained such numbers in the United States as it has in Europe, it is a movement with great potentialities, and hence one that junior college instructors touch upon. Table XIV shows what is being considered in this line in the junior colleges of California.

Table XIV
Consumer Organization

Topic	Number
Private Agencies for Consumer Aid	12
Cooperative Movement	10
Consumer Organizations	7
Sources of Information	4
Consumer-Retailer Associations	1

Private agencies for consumer aid is the topic receiving the most attention under the heading of consumer organization. We find it is included in twelve of the courses. The cooperative movement is considered in ten courses, consumer organizations in seven, sources of information in four, and lastly, consumer-retailer associations in one.

Because so many magazines and professional and civic groups have taken it upon themselves to analyze products and enlighten consumers as to their actual worth, private agencies may well be studied thoroughly. It is a matter of shrewd action to find just whose interests are behind the supposedly unbiased reports the consumer may be getting. The cooperative movement, never so powerful in America as in parts of Europe, is a topic worthy of study on account of its potentialities. Post-war depressions may easily cause this to be as sweeping a movement in our lives as it has been in, say, those of the Swedish people. Consumer organizations is a topic that is also probably studied more for its possibilities than for its actualities. Sources of information, while evidently not an unusually popular topic, is nevertheless an important one, and too this may be covered in the first subject under this heading and under the heading of the consumer and government. Little has been done in consumer-retailer associations, hence its limited inclusion.

Many services open to the general public with few restrictions are not available either free or at a minimum cost. Since these are supported by the consumers' taxes and since there is much room for improvement in these services, this is a division of the field that may well be fitted into a consumer education course.

Table XV
Consumers' Services

Topic	Number
Insurance	18
Government Services	3
Health Services	3
Recreation	1
Education	1
General Services	1

Insurance is included in 18 courses of study. The teachers consider this very important for junior college students. Tying for second place in frequency of mention are two topics "government service," and "health services" with three mentions each. Recreation, education, and general services are each included in one course.

There is little doubt that the subject of insurance is included in every course. Many instructors probably classified it under investments, which is a sub-topic of consumer financial problems, instead of under consumer services. Every thinking man and woman who is earning, or expects to earn even an average income, plans to buy insurance. The junior college group are typical of this type of man and woman. Hundreds of companies, various kinds of insurance, multiplied variations of protection, and so forth, make insurance a highly complicated subject for a young person newly interested in this field. The topic of government service is also one easily touched upon in greater detail under the heading of the consumer and government and hence but lightly mentioned here. Health services is

a topic that could be more fully dwelt upon in more courses and after the war when rehabilitation becomes a national problem, this may expand and increase in consideration. Right now, with war permeating every branch and walk of life, recreation seems to be a topic with minor emphasis. Education, however, is a subject that may receive more attention when unemployment makes idleness a common complaint. Mass education has long been one of democratic America's outstanding accomplishments. Specialized education is more recent. At any rate, the consumer may shop for education before buying it, as well as he may for any other available service or commodity.

The following heading with its five sub-topics might easily be the introductory material for a consumer education course.

Table XVI

Principles of Consumption

Topic	Number
Consumers' Choice	8
Consumption as an Art	3
Human wants	2
Meaning of Consumption Economics	1
Consumption as a Science	1

Consumers' choice is included as a topic in eight courses, consumption as an art in three courses, human wants in two courses, and the meaning of consumption economics and consumption as a science in one course each.

Consumers' choice is a subject wherein the student may be shown the power of the individual consumer, and the importance of this power

would most likely be enlarged upon in the topic of consumption as an art and to a degree in the topic of consumption as a science. Human wants is a subject in which the student would be given a view of the basic human needs and luxuries together with their gradual change as society becomes more enlightened by inventions and discoveries. The meaning of consumption economics is probably discussed to a greater or less degree in every course, but only one instructor mentioned it.

During recent years, an increasingly paternalistic government has made the consumers' relations to his government constant and involved. Table XVII shows those topics that are considered in consumer education courses under the heading of the consumer and government.

Table XVII

The Consumer and Government

Topic	Number
Government aid to consumers	14
Food and drug legislation	5
Legal aspects of consumption	4
Social security	3
Federal trade commission	2
Consumer and tariff	1
F.H.A. loans	1

The most mentioned topic under this heading is government aid to consumers which occurs 14 times. Food and drug legislation is a topic included in five courses; legal aspects of consumption, four times; social security, three times; the federal trade commission, two times; consumer and tariff and F.H.A. loans are mentioned once each.

Under government aid to the consumer, the helpful and irreplaceable Bureau of Standards would undoubtedly be considered. Almost any well-rounded course in consumer education would touch upon this subject. Food and drug legislation, especially that in connection with canned goods and cosmetics are intensely interesting to young men and women of junior college age. The legal aspects of consumption could include both federal and state laws that protect the consumer. A topic that perhaps will be given more consideration in the future, under this heading, is that of social security. The Federal Trade Commission seems to receive scant attention, probably because the individual consumer would have little personal and practical rather than general and theoretical, this understandable. F.H.A. loans may very likely be considered under housing because this is a live topic and one of much aid to American consumers. The consumer and tariff is another topic that would tend to be more appropriate in a general economic course as it is a controversial subject.

Because each consumer education course is shaped more or less by its instructor, a section under "contents of course" was left open for those topics taught that were not included under any of the other eight headings. Table XVIII gives those topics.

Table XVIII

Other Headings

Topic	Number
Propaganda	3
Chain vs. Independent stores	1

Finally, we find only two topics not included under the eight main headings. One of these, "propaganda" is mentioned by three instructors; the other, "chain versus independent stores" is mentioned only once.

Propaganda is a fascinating subject but while the consumer is the one at whom it is aimed, usually the form specifically employed is labeled as advertising. In making this statement, it must be remembered that propaganda can be good and honest as well as bad and false. Few semester or year courses in consumer education would contain the amount of time necessary to take up the topic of propaganda in its larger aspects, that is, outside of the advertising. Chain versus independent stores is another such subject, interesting and important, yet a little outside of the stricter limits of a year course in consumer education.

The way in which a subject is presented, makes all the difference in its popularity, in emphasis, in prominence, and finally, in its continuation. For this reason, a question was included in the questionnaire regarding teaching methods and devices. Table XIX gives the facts.

Table XIX

Teaching Methods and Devices Used by Instructors
For Consumer Education Courses in the
Junior Colleges of California

Methods	Number	Devices	Number
Discussions	18	Reading	11
Lectures	15	Tests	5
Reports	12	Movies	4
Field Trips	6	Lab. Problems	3
Outside speakers	5	Making and Buying	3
Projects	4	Workbooks	2
Panels	2	Text	2
Demonstrations	1	Slides	1
Exhibits	1	Term Papers	1

Eighteen teachers of consumer education use the discussion method of teaching in their classes, 15 use the lecture method, 12 use the report method, 6 the field trip method, 5 use outside speakers, 4 use projects, 2 use panels, 1 uses demonstrations, and 1 uses exhibits.

Perhaps one particularly interested in teaching methods should be encouraged to see the discussion method so widely used. Class participation keeps students alert and makes for more lively class periods. The lecture method is, of course, the traditional manner of teaching but consumer education is a subject whose field is so broad that the manner of presenting it is limited only by the ingenuity of the teacher. Reports by students are rather extensively used and may be on outside reading; or better yet, from students' shopping experiences. Most of all, students enjoy hearing outside speakers, a relief from class routine, a presentation of entirely

different viewpoints and a tie-up with the practical world of men and women who are already succeeding in the struggle of living. Projects, like reports, are a fine way of encouraging student initiative. Panels are interesting to watch but must be skillfully managed. Practice will perfect this method. Demonstrations and exhibits take much preparation and, for the amount of work involved, might not always be worth the effort.

Of course, reading would be the most used teaching device, so much material, especially in consumer education, is yet in pamphlet form. Tests are a standard procedure of checking up not only on the student's acquirement of new material, but also on his attention to the purpose of the class. Movies are a device liked by students and one whose value perhaps has not been fully realized. Such a high percentage of knowledge is gained through the "eye-gate" and further, such a high percentage of that knowledge is retained that devices presenting the subject matter to the eye should be employed whenever possible. The use of laboratory problems is a device excellent in itself but not always practical, varying in detail and elaborateness according to the facilities available in the high school. Making and buying suggests a device wherein comparison is the basis of judgment. This can be revealing and is a clever way of teaching consumer education. Workbooks and texts are devices that have been used far more in other courses. As noted before, the major portion of consumer education material is not yet in such compact form. Slides are almost as great a help as movies for the same reasons. To require term

papers is a device not liked by students but if the teacher could assign or advise on definite topics, this device could be valuable.

However, carefully constructed and skillfully presented a course may be, there are bound to be some units more popular with the students than others. Table XX shows the facts.

Table XX

Consumer Education Course Units Rated
By Instructors as Most Popular With Students
In the Junior Colleges of California

Unit	Number
Specific information	11
Insurance	10
Advertising	5
Frauds	5
Personal loans	3
Budgets	3
Housing	3
Consumer aid agencies	2
Car operation and ownership	1
Savings	1
Installment buying	1
Chain vs. independent stores	1
National defense	1
Social security	1
Legal problems	1
Forces behind consumer demand	1

The choice seems to be widely scattered but specific information on products, mentioned by 11 instructors and insurance, mentioned by 10, rate the highest in popularity with the students. The units on advertising and on frauds are of interest but receive only five mentions each from instructors. Personal loans, budgets, and housing receive three mentions; consumer aid agencies, two; and the

following units one mention each: car operation and ownership, savings, installment buying, chain vs. independent stores, national defense, social security, legal problems, and the forces behind consumer demand.

Practical junior college enrollees seem to prefer specific information about definite products and about insurance. This would appear natural. Junior college students, for the most part, are not well off and they like actual buying information on everyday purchases, and upon one of the most usual investments - insurance. Advertising and frauds are spectacular, easily presented, and appealing to the human desire for exposition. Personal loans and budgets relating to money management are such vital units that they command attention. Housing is similar in that it is a basic necessity and of intense interest to all classes and types. The value of consumer aid agencies seems not to be realized by the students. No person can keep well informed on the status of all products and services and these agencies are of invaluable help to the individual consumer.

Car operation and ownership, savings, installment buying and chain vs. independent stores are particularly liked in one course each. These again are matter-of-fact topics. National defense and social security, prominent federal policies are studied with more than usual interest in one school each. The unit on legal problems seems to be received well in one institution but this is a phase of consumer education more specialized and does not appeal to all people. The forces behind consumer demand, a rather general and theoretical topic, is mentioned by one instructor as popular with his class.

Often, if a unit is disliked, it is advisable to omit it. Feeling that it might be helpful in course construction, a question was included to determine the least popular units in the consumer education courses being taught. Table XXI gives the information obtained on this point.

Table XXI

Consumer Education Course-Units Rated
By Instructors as Least Popular With
Students in the Junior Colleges of California

Topic	Number
Economic background	4
Consumer aid agencies	4
Banking and saving	2
Budgeting and personal records	2
Buyer and seller relations	2
Taxes	2
Investments	1
Laws, etc.	1
Wills and contracts	1
Textile units	1

It can be seen that both the topic "economic background" and the topic "consumer aid agencies" are mentioned as unpopular with students by four instructors each. The units on "banking and saving," "budgeting and personal records," buyer and seller relations," and "taxes" are more disliked than liked in two institutions each. One class each does not care for the following units: investments, laws, wills and contracts, and textile units.

It has been remarked before that junior college students are not inclined to like the general economic topics in a consumer

education course and this may well be the reason for the unpopularity of the topic, "economic background." Consumer aid agencies may be unpopular with students because the students may possibly be skeptical of their backing and hence their motives in aiding consumers. These agencies have private, civic, professional, or commercial sponsors and while often sincere and honest in their motives and in the information they dispense, there is always the probability of dishonesty in such enterprises.

Banking and saving and budgeting and personal records are topics lacking appeal to two classes each in consumer education. While studied by most of the consumer education classes, these are slightly off the main line of consumer education. Further, students in junior college probably know a fair amount already regarding banking and saving and also regarding budgeting and personal loans. However, these topics are hard to make interesting and the instructor cannot always be blamed if the students often find them dry. Buyer and seller relations is a sub-head not studied by most of the classes, and perhaps belongs more appropriately in a class in salesmanship or store management. The subject of taxes is most likely unpopular with students because it is so complicated, but while promising to become even more intricate, taxation will without doubt, become also a topic more in demand by students.

Whole courses are built around the subject of investments. Presumably, junior college students have some information on this from high school, yet they get more in a junior college course in

investments or in economics. Further covering of the same material would hardly command keen interest. Laws, and wills and contracts are topics appealing more to the specialist, or to young people with minds especially enjoying that type of thinking. The instructor who reported textile units to be unpopular qualified his report by stating that these units were unpopular with boys. This hardly need be explained.

SUGGESTIONS FOR IMPROVEMENT OF CONSUMER EDUCATION COURSES. At the end of the questionnaire, space was provided for "suggestions for improvement of the course." Fourteen or 58 per cent of the instructors made some comment in this section, which are hereby quoted.

"Possible closer cooperation with Commerce Department courses (Advertising - Salesmanship) and others . . ."
Fresno Junior College

"More time - more normal times - now if people get enough to eat - of any kind - o.k. - In times like these a course of this kind - like many others becomes only secondary - more laboratory work - more comprehensive college text."
Fullerton Junior College

"Would suggest for other courses more on Buying - food, clothing, home, automobiles (new and used), Income property and life insurance."
Lassen Junior College, Susanville

"Should have a course in Buying problems - Commodities, Textiles, etc. We should have a Home Economics Laboratory, which we at present do not have."
Los Angeles City College

"Definite assigned questions for discussion, more time and more credit, as it is, can only touch the surface and arouse interest in the various fields covered."

Marin Junior College, Kentfield

"More excursions, plus tie up with retail organizations.
Visual aids."

Pasadena Junior College

"Will welcome them." (suggestions for improvement)
Sacramento Junior College

"At present the course covers too many topics to allow adequate study and discussion of each. More individual projects and reports should improve the course."

Salinas Junior College

"A section on 'sources of information for consumers' has been missing, but will be added next semester. Also one on petty fraud, based on Better Business Bureau releases."

San Francisco Junior College

"A more objective approach - samples, illustrations, moving pictures, field studies."

Santa Ana Junior College

"We should have a small library and laboratory where simple tests might be made, etc., test consumer goods or at least display consumer goods of varying qualities."

Santa Monica Junior College.

"Field trips."

Santa Rosa Junior College

"Change to a college-level text like Gordon's 'Economics for consumers.' Expand to 3 units from 2 (i.e. meet three times each week instead of two)."

Stockton Junior College

"I should like to have laboratory periods at least twice a week in addition to the lecture hours."

Yuba Junior College, Marysville

Little explanation is needed for these remarks. The course at Fresno Junior College is offered by the Home Economics Department. At least five of the instructors directly state that they want more time for their courses. Indirectly others feel the need for more time when they suggest additional units and activities. Four instructors want consumer education laboratories. Two express the need of a better text. Three would like to expand their work and make an entirely new course or in the form of units in other courses. Beside the desire for laboratories, four instructors desire more objective and individual teaching methods, aiming very evidently at greater student participation.

CHAPTER IV

SUMMARY AND RECOMMENDATIONS

Previous studies in consumer education, while applying very infrequently to junior colleges, have revealed a growing interest in consumer education. Harap found that the secondary schools emphasized consumer goods while colleges emphasized the more theoretical and general aspects of the field. California is the state leading in the number of consumption economics courses. Many schools are offering consumer education but not as a separate course though the trend seems to be toward a separate course. College instructors are becoming more and more interested in this field and regular consumer education conferences are held yearly. Although the theses on consumer education are not numerous, still this field has been made the subject of research in the requirements for both advanced degrees. One thesis revealed the fact that in 1939 only fifteen states had outstanding work in consumer education; the majority of these were in the middle west.

In this study, a total of 24 answered questionnaires were received from California junior colleges; 30 of the 32 questionnaires mailed out were returned.

The mean enrollment of the junior colleges offering consumer education was almost twice the mean enrollment of all the California junior colleges.

Consumer education is not offered at all in private junior colleges in California.

Eighty per cent of those 30 schools returning questionnaires offered a course in consumer education. Seventy-one per cent of the 24 schools having a consumer education course offered one course, while 29 per cent of these 24 schools offered more than one course.

Little agreement is found in course titles with 18 different names being chosen for 33 different courses. Of these "Consumer Education" is the title of one-fifth of the courses and "Consumer Problems" the title of one-seventh of the courses.

The majority (51 per cent) of the consumer education courses are offered by the commerce departments, 21 per cent are offered by the economics departments, and 18 per cent by the home economics departments.

Sixty-seven per cent of the 33 courses are open to both freshmen and sophomores. As the greatest number of the California junior colleges are two-year junior colleges, it may be concluded that most of the courses are open to any student in each institution.

On the basis of one unit per semester, it was found that 46 per cent, or 15 of the 33 courses, were two-unit courses, 15 percent were more than two but less than three units, 36 per cent were three units, and 3 per cent, or one course, was allowed five units.

Consumer education is an elective course in 79 per cent of the cases where it is offered, only one school requires it, and six, or 18 per cent of the courses, are made elective for some students and required for others.

The most popular text for junior college consumer education

courses is by Shields and Wilson and titled "Consumer Problems." Since this text is used in only six courses, or 18 per cent of the total, it can be seen that no text is truly outstanding. Thirty per cent of the courses are based on references or workbooks or a combination of both.

Almost half, or 49 per cent of the courses, were rated as eliciting keen interest from the students. Forty-two per cent rated average interest and 9 per cent, average-to-keen interest.

One hundred per cent of the courses are to be retained in the curriculum; all 33 are to be continued next fall.

Course content was divided into nine main headings. Under the first heading, "general buying problems," the topics most often studied are advertising and buying in general. Under the heading "consumer goods," food and clothing are equal in popularity. Under the heading "consumer financial problems," the topics of banking and saving and household accounting and budgeting are also equal in number of times mentioned. "The role of the consumer in economic society" is the topic most studied under the heading of "the consumer and public welfare." While under the heading of "consumer organization," the topic "private agencies for consumer aid" seems to be the one most studied. The topic of insurance leads overwhelmingly as the subject most studied under the heading "consumers' services." Under the heading "principles of consumption," the topic of "consumers' choice" leads in frequency of consideration. Government aid to consumers is the main topic being considered under "the consumer and government."

The final heading, intended for miscellaneous topics and titled "other headings," drew only two topics, those of propaganda and chain versus independent stores.

The leading teaching methods are found to be discussions, lectures, and reports. The main teaching device employed is reading.

Students seem to prefer those units in consumer education courses which deal with specific information on products and services and also the topic of insurance.

The least popular topics are those of economic background and consumer aid agencies.

Criticism of the courses by the instructors brings out the facts that the need of more time, the need of more facilities, and the need of an adequate text are strongly felt.

RECOMMENDATIONS. The results of this study seem to justify the following recommendations:

1. That consumer education courses be included in the curricula of the junior colleges.
2. That a text be written suitable for junior college students with a workbook adaptable to laboratory courses.
3. That in the course content, more emphasis be placed upon "consumer organizations" and the "consumer and government."
4. That in the course content, such general aspects as "the principles of consumption" and the "consumer and public welfare" of the field of consumer education be dropped from the junior college courses.

5. That teaching methods and devices be used which will induce greater student participation.
6. That instructors work closely with local better business bureaus, local stores, and selling agents.
7. That consumer education courses be so arranged that laboratory facilities may be used, if possible, more than once a week.

SUGGESTED FURTHER STUDIES

1. The values of the conferences on Consumer Education.
2. An analysis of the ten leading consumer education textbooks.
3. Construction of a course of study in consumer education.
4. A study of training desirable for instructors of junior college consumer education courses.
5. Study of the most effective teaching methods and devices for junior college consumer education courses.
6. A study of the values of workbooks in consumer education.

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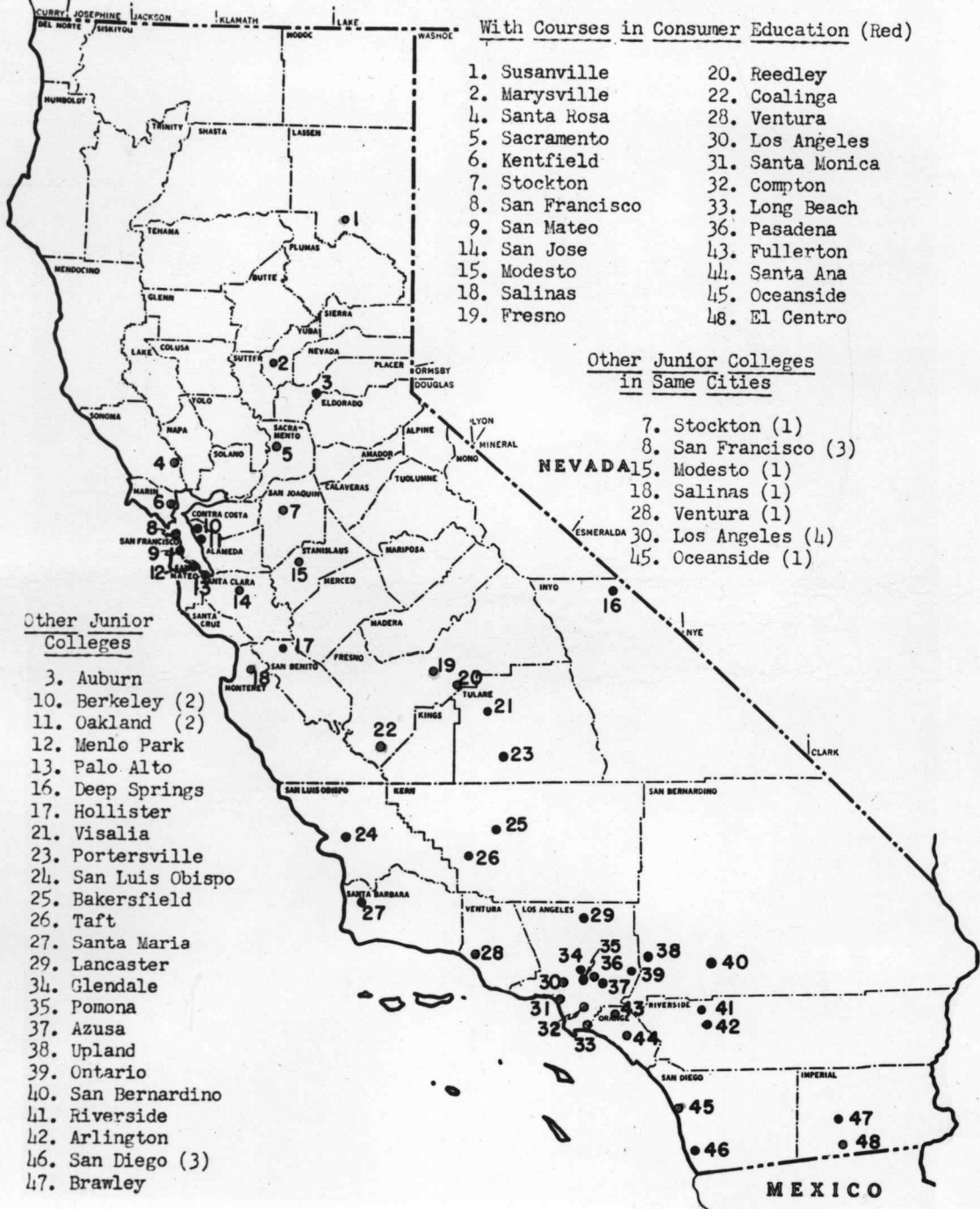
APPENDIX A

Return Postcard Used in Locating
Consumer Education Courses
In California

Questions asked on card were as follows:

Do you have a consumer education course?	Yes	No
Name of course		
Do you have a prepared syllabus?	Yes	No
Selling price		
Do you use a textbook?	Yes	No
Name of Text		

Appendix B
Map of California Showing (by Number) Location of
Junior Colleges and Those Offering Courses in Consumer Education



APPENDIX C

Copy of Letter to Administrators of
the Junior Colleges of California202 N. 21st Street
Corvallis, Oregon
October 27, 1941

The state of California is recognized as outstanding in the development of the junior college and the expansion of courses in consumer education in the junior colleges. Since relatively little has been done in studying the field of consumer education, I am undertaking, under the direction of Dr. R. J. Clinton of Oregon State College, a study of consumer education in the junior colleges of California. In pursuing this study, I need and solicit your cooperation, for I wish to include all the California colleges that have consumer education courses.

The results obtained from the study will be reported without reference to any particular college and will be made available to you and others participating, through a mimeographed bulletin or one of the periodical publications.

I will greatly appreciate the careful filling of the enclosed questionnaire and its return to me at an early date in the stamped addressed envelope.

Thanking you for cooperation and assistance in this study,
I am

Sincerely yours,

(Miss) Kathryn M. Scudder

Approved:

Dr. J. R. Clinton
Professor of Education

APPENDIX D

QUESTIONNAIRE ON CONSUMER EDUCATION COURSES

Please place a check mark in the appropriate blank, or fill in with the most concise answers. If you offer more than one consumer education course, please give each course a number and enclose this number in brackets beside each answer pertaining to that course.

Name of School

Date

School Enrollment this fall

Your Name and Position

Number of Consumer Education Courses: One Two Three

Names of the courses

Department in which taught:

Economics

Commerce

Home Economics

Other

Class year given:

Fresh. only

Soph. only

Jr. only

Sr. only

Combined years

Number of units allowed: (Semester units, on basis of 1 per semester)Less than 1 unit 1 unit $1\frac{1}{2}$ units 2 units More than 2 unitsNumber of Students in Course or Courses: (Number of sections and total students in all sections in full course.)

Elective or Required:

Elective

Required

Elective for some, required for others

(If you checked this last, state basis of requirement)

Statement: (If course is elective, please state how enrollment compares with other elective courses in the school.)

Textbook Used:

Shields and Wilson, Consumer-Economic Problems; ZuTavern and Bullock,

The Consumer Investigates; References only Prepared Syllabus

Other Text, title

Student Interest:

Poor	Average	Keen	Remarks
------	---------	------	---------

Do you plan to continue the course? Yes No If not, why not?

Teaching methods and procedures you use for this course:

Content of course: (List units you include under headings suggested below.)

General buying problems: (Example: Advertising)

Consumers Goods: (Example: Clothing)

Consumer Financial Problems: (Example: Banking and saving)

The Consumer and Public Welfare: (Example: Role of consumer in economic society)

Consumer Organization: (Example: Consumer organizations)

Consumers' Services: (Example: Insurance)

Principles of Consumption: (Example: Consumers' Choice)

The Consumer and Government: (Example: Government aid to consumer)

Other Headings and Units:

Most Popular Units in Your Course:

Least Popular Units in Your Course:

Suggestions for Improvement of Course: