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ABSTRACT

This two week professional development institute was designed to equip vocational education personnel for work with the disadvantaged. Participants (business educators and home economists) were expected to acquire basic understanding of the problems of disadvantaged adults; explore consumer education services now available to the poor; identify approaches for coordinating school consumer education programs with those offered by other agencies; develop plans for program expansion; and select and/or construct suitable resource materials. Implications of vocational education amendments, the problems of low income consumers, consumer issues viewed in a socioeconomic and political context, and an orientation to alternative educational strategies, were stressed in the first week. The second week was largely devoted to developing the actual strategies for reaching and teaching disadvantaged adults, as well as a sharing of participants' previous work with consumers. It proved difficult to separate consumer problems from broader psychosocial and economic problems; and it was concluded that an interdisciplinary, multiproblem approach is needed. The participants also had an opportunity to examine their own roles in vocational education. (Author/LY)

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MICHIGAN STATE UNIVERSITY
RESEARCH & DEVELOPMENT PROGRAM
In Vocational-Technical Education

Final Report
Project No. 9-0462
Grant No. OEG-0-9-320462-4124(725)
April 1970

**INSTITUTE IN
CONSUMER EDUCATION FOR
DISADVANTAGED ADULTS**

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U.S. Department of Health, Education and Welfare
Office of Education
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FINAL REPORT

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INSTITUTE IN
CONSUMER EDUCATION FOR DISADVANTAGED ADULTS

by

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U. S. Department of Health, Education and Welfare
Office of Education
Bureau of Research

PREFACE

With the Institute in "Consumer Education for Disadvantaged Adults," an example was set by the Institute staff in working as a team to further the purposes and objectives of the Institute. In this way the staff participated in planning, organizing, and carrying out the activities of the Institute with the assistance of resource personnel and members of the Advisory Committee.

The cooperative effort exemplified by staff members from both the College of Home Economics and the College of Education at Michigan State University was vital in meeting the demands of the Institute.

With such a participant group representing two disciplines--Home Economics and Business Education--cooperation among participants from both of these areas was also necessary in order to further the interdisciplinary attempt by both groups to plan strategies for providing consumer education for disadvantaged adults. Insofar as the actual experiences and activities of the Institute were concerned, the staff, participants, and resource personnel worked together to meet the basic objectives of the Institute.

The Institute did much more than provide learning experiences for the participants; it provided a laboratory experience for several Michigan State University graduate students who were involved in handling many of the details and arrangements for the Institute. Through their contacts with professional personnel in both disciplines, these students were afforded opportunities for professional experiences above and beyond their programs of study.

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Family and Child Sciences

Peter G. Haines
Professor and Program Coordinator
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I. INTRODUCTION SECTION

A. Summary

The Problem

The 1968 Amendments to the Vocational Education Act of 1963 demonstrated the intent of Congress to improve education for the disadvantaged. Just as clearly was expressed the great need to expand as well as improve consumer education. Definition of the problems involved in providing consumer education for the disadvantaged and the development of strategies to accomplish this goal were deemed necessary. Leaders in business education and home economics recognized the need to sensitize teacher educators and supervisors in both program areas in defining their emerging role in developing alternative strategies for facilitating consumer education programs for disadvantaged adults. These four aspects were seen by the Institute staff as basic to the problem:

1. The culture of poverty -- becoming sensitive and aware of the dimensions of the problem.
2. The disadvantaged consumer -- his perspective in an individual consumer decision situation.
3. The disadvantaged consumer as perceived by the larger community -- social agencies, educational institutions and business enterprises.
4. Strategies to be employed by vocational education -- planning, coordinating, staffing, and instruction of needed programs.

Purpose of the Institute

The broad purpose of the Institute was to provide professional development of vocational education personnel for working with the disadvantaged. The Institute was planned in such a way to expose the participants to the actual consumer problems faced by the disadvantaged and provide them with alternative strategies for implementing effective consumer education programs in their local situation. Specifically, the participants were expected to:

1. Acquire an understanding of (a) the culture of the ghetto and rural disadvantaged, (b) the problems the disadvantaged face in the use of their resources, and (c) the forces which work for or against consumers with limited income.

2. Explore consumer education services now available to the disadvantaged, assess their effectiveness and possibilities for improvement.
3. Identify approaches for coordinating school consumer education programs with programs offered by other agencies to improve services in ghetto and rural areas.
4. Develop plans for expanding consumer education programs for adults and select and/or construct resource materials for use by teachers and other helping to improve the economic conditions of the disadvantaged.

Institute Planning

The imperative need for an Institute of this type for professional leadership development came initially from the U. S. Office of Education (USOE). After initial conferences and discussions concerning a proposal, an ad hoc committee (later expanded to become the Institute advisory committee) was organized to review the problem and draft the initial proposal. Other planning sessions included discussions with USOE personnel, submission of the Institute program to USOE officials for review, and further meetings of the advisory committee.

The project was assigned administratively to the Research and Development Program in Vocational-Technical Education in the College of Education under the leadership of the director who maintained responsibility for overall supervision, development of program budgets, and accountability in matters of finance, staffing, and publications. The co-director from the Department of Family and Child Sciences in the College of Home Economics was assigned the major responsibility for overall program development including selection of resource personnel and arrangements for field visitations.

The flyer describing the Institute and application blanks were mailed to state supervisors, local supervisors, and teacher educators in Home Economics Education and Business and Distributive Education. (See Appendix F) From the 117 applications received, a selection of 50 participants was made as agreed upon in the contract. Priorities for selection of the participants included demonstrated past leadership, potential for program influence, and geographic area. This selection required a two-stage process:

1. The directors and associated staff screened all applications and classified them into three groups according to their indicated ability to profit from the Institute but, more importantly, to be in a leadership position to implement the goals of the Institute and the 1968 Amendments.
2. A final selection was made by the Institute directors following further consultation with the staff and members of the advisory committee.

Major Emphases of the Institute Program

With decision-making as an integrating theme, the Institute staff organized content and experiences around three broad themes:

1. The consumer problem in perspective
2. Decision parameters of the disadvantaged consumer
3. Strategies in vocational education program planning and development

Special reading assignments, dialogue between experts and participants, and observation experiences of participants assisted them in becoming sensitized to the milieu in which the disadvantaged consumer operates.

Implications of the vocational education amendments for the education of disadvantaged adults, identification of the low-income consumer and his problems, definition of particular social-economic-political situations and the consumer issues involved, and the orientation to alternative educational strategies for working with the disadvantaged adult provided the emphasis during the first week of the Institute. Critical analysis of presentations and experiences helped in alerting the participant to the problem and directing the participants to possible solutions.

The second week dealt primarily with the development of educational strategies to be employed in reaching and teaching the disadvantaged adult, accompanied by a sharing of the participants' prior work with consumers as well as the development of plans for implementation of vocational legislation. Task forces comprised of Institute participants from home economics and business education with professional assistance from panelists and resource persons were organized to explore educational strategies. These activities focused around:

1. Determining the scope of the educational effort and those objectives which can feasibly be accomplished.
2. Developing educational standards to fit the special needs of the adult consumer.
3. Organizing the program and specifying the role and function of state staff, local school personnel, social agencies, lay groups, the disadvantaged consumers, business enterprises.
4. Implementing the program through use of appropriate materials and media, facilities, instructional staff.
5. Developing means for measuring program outcome.

Development of the following list of major topics/problem areas involved in consumer education for disadvantaged adults resulted from the activities of the first week:

1. Identifying and Reaching the Low-Income Adult in Rural Areas
2. Identifying and Reaching the Low-Income Adult in Urban Areas
3. Social Forces in Consumer Education for the Low-Income Adult
4. Creating and Coordinating Program Support
5. Preparation of Working Personnel
6. Instructional Methods, Materials, and Media

Five of these topics were studied in depth by the participant task forces during the second week, and each task force presented its findings to the Institute staff and participants.

Evaluation of the Institute

Evaluation of the Institute and its meaningfulness for the participants was accomplished in three ways:

1. Participant Evaluation Committee -- utilized throughout the Institute to facilitate communication culminating in an end-of-institute evaluation session.
2. A Follow-up Evaluation -- mailing of an opinionnaire to assess post-institute reactions.
3. Evaluation by Staff -- continuous evaluation of Institute organization, planning, and program by staff and advisory committee.

Conclusions

Some of the conclusions based upon an evaluation of the Institute follow:

1. Consumer problems of the disadvantaged adults are difficult to separate from the broader spectrum of social-psychological and economic problems. Through the kinds of experiences provided during the Institute, the staff had to gear the participants toward viewing education in a broader perspective as a part of a community endeavor that would demand involvement of prospective clients in solution of real-life consumer problems.
2. Consumer education programs to serve the target groups demand an interdisciplinary multi-problem approach.

3. The Institute afforded business educators and home economists the opportunity to examine their respective roles in vocational education.
4. As a result of the Institute activities, the participants gained some appreciation for the necessity of working with the disadvantaged through a mutual attack on the problem in order to improve the possibilities of success.

Recommendations

As a result of the Institute and its program, it is recommended that:

1. Participants have a living-learning situation such as that employed so that they have an opportunity to work, study, and live in the same place.
2. Contract approval by the funding agency provide greater lead time so that the participants can be selected with sufficient time prior to the Institute to give them an opportunity for pre-Institute preparation.
3. A post-Institute activity be employed which permits the participants to meet in regional groups (including those individuals from the region who were not selected to attend the Institute) to benefit from more effective sharing.
4. An advisory committee such as used be employed as a contributory input toward the success of an Institute like this.

B. Introduction

Basic Aspects of the Problem

The Congress of the United States expressed clearly its intent to improve education for the disadvantaged when it passed the 1968 Amendments to the Vocational Education Act of 1963. Just as clearly was expressed the great need to expand as well as improve consumer education as a part of home economics education programs. But intent without subsequent action is of little value. More particularly, action without definition of the problem and development of strategies is likely at best to waste limited resources and at worst, to deflate both the educational practitioner and his clientele when the actions prove unwise.

Therefore, leaders in Home Economics and Business Education recognized that local programs could best be developed by sensitizing teacher educators and state and local supervisors to the real nature of a problem whose dimensions were global and lacked clarity. The Institute staff viewed the problem as one involving four basic aspects:

1. The culture of poverty -- becoming sensitive and aware of the dimensions of the problem.
2. The disadvantaged consumer -- his perspective in an individual consumer decision situation.
3. The disadvantaged consumer as perceived by the larger community -- social agencies, educational institutions, and business enterprises.
4. Strategies to be employed by vocational education -- planning, coordinating, staffing, and instruction of needed programs.

In essence, the questions to be answered about the disadvantaged adult consumer were:

1. Who is he?
2. What is he like?
3. What does he face up to?
4. How did he get this way?
5. How can we in education insure that he is helped?

To attack the problem outlined, it seemed appropriate to focus on one major concern -- that of assisting business education and home economics teacher educators and supervisors in defining their emerging role in developing alternative strategies for facilitating consumer education programs for disadvantaged adults. The attack of this problem required that participants have first-hand contact with the disadvantaged

consumer -- his home setting and employment situation, his consumer position, his significant channels of influence. Using their understanding of the disadvantaged consumer situation and problem as a base, participants could develop alternative approaches and strategies for planning and/or coordinating consumer education programs in their local situation (community or state).

The Purpose of the Institute

The broad purpose of the Institute was to develop plans for consumer education programs for disadvantaged adults.

It was expected that the Institute would expose the participants to the actual consumer problems faced by the disadvantaged and provide them with alternative strategies for implementing effective consumer education programs in their local situation. Specifically, the participants were expected to:

1. Acquire an understanding of (a) the culture of the ghetto and rural disadvantaged, (b) the problems the disadvantaged face in the use of their resources, and (c) the forces which work for or against consumers with limited income.
2. Explore consumer education services now available to the disadvantaged, assess their effectiveness and possibilities for improvement.
3. Identify approaches for coordinating school consumer education programs with programs offered by other agencies to improve services in ghetto and rural areas.
4. Develop plans for expanding consumer education programs for adults and select and/or construct resource materials for use by teachers and other helping to improve the economic conditions of the disadvantaged.

In summary, the challenge of the problem was expressed by the Institute staff to the participants in the following statement:

It is your job -- indeed all of ours in Home Economics and Business Education -- to become attuned to the consumer problems of the poor and to develop and direct educational programs which will reach and educate those who need so much.

It is the belief of the staff that what we have done in the past is not enough nor related to the needs of those we wish to reach. Our task, first, is to know who the disadvantaged are -- where they live, their numbers, their situation. Then, we must understand their problem

in the market place and try to see it from their point of view. When this is accomplished, it is our job to develop the programs which will reach and help them. The 'old' curriculum guide and units of instruction may not be the vehicle. Nor may it be useful to relate materials to this group which were developed for others.

We as the staff have a challenge -- will you share it with us and develop something creative and adaptive to the task?

C. Methods and Procedures

Initial Planning

The imperative need for an institute of this type came initially from the professional staff at the United States Office of Education (USOE) who recognize the need for professional leadership development to undergird the provisions of the 1968 Amendments to the Vocational Education Act of 1963. The authorization for the Institute was announced by circular letter from the USOE requesting proposals from interested institutions.

Professors Paolucci and Haines (See Appendix B--Institute Staff) had both been working in the broad area of consumer and economic education through their respective assignments in the Department of Family and Child Sciences in the College of Home Economics and the Business and Distributive Education program area in the College of Education. They had previously been associated in similar personnel development endeavors as co-directors of the summer institutes in Family Finance.

In concert, they met first with Dr. John Barson of the Provost's office who had university-wide leadership in the development of institutes and special service programs. With Dr. Barson's assistance, an ad hoc committee was organized to review the problem and draft an initial proposal. This committee was later expanded to become the institute advisory committee and consisted of individuals representing various disciplines within the university, the Michigan Department of Education, and social action agencies interested in the problem (see Appendix C).

The basic planning of the content and organization of the Institute was accomplished in the proposal-writing stage with the very great assistance of members of the advisory committee. It was they who reacted vigorously to various statements of goals and objectives and also they who suggested such vital elements as the major field experience in Detroit and the involvement of resource speakers from various social agencies.

Other steps in planning included discussions with USOE personnel by telephone, submission of the institute program to USOE officials for review, and further meetings of the advisory committee. The procedures in funding and contracting posed a serious problem for the staff. Although preliminary approval was made verbally, the actual telegraphic notification of award was not received until May 20, 1969,

leaving but a brief period of approximately seven weeks to finalize all plans and recruit and select participants. It is clear that, under these conditions, federal policy must be changed to allow pre-contract costs directly attributed to necessary institute planning and preparation. Without this provision, the institution is in the difficult position of having to invest its own resources without being able to recapture the contracting agency's fair share of them or, worse, to do no work until the award is made. In the case of an Institute such as this one, professional staff in various parts of the country find themselves committed to other tasks and unable to make application for or be accepted as institute participants.

Selection of Participants

Since the clientele consisted of state and local supervisors and teacher educators of Home Economics Education and Business and Distributive Education, the mailing of a flyer was deemed the appropriate means of announcement. The flyer (see Appendix F) was mailed to the following clientele groups:

1. Teacher Educators in Home Economics Education
2. Teacher Educators in Business and Distributive Education
3. State Supervisors of Home Economics
4. State Supervisors of Business and Distributive Education
5. City/Local Supervisors of Home Economics
6. City/Local Supervisors of Business and Distributive Education

An application blank was specially developed for the Institute based on models used in prior institutes and seminars and was mailed with the flyer to the clientele groups. As shown in Appendix F, the information was requested from the applicant regarding personal information, educational background, employment experience, professional experience, and evidences of leadership and scholarship in the field.

Many applications were received directly from those receiving the flyer; in addition, state supervisors and others recommended potential applicants to whom announcements and applications were sent. Further, some direct letters of inquiry were received and acknowledged from individuals including classroom teachers who had seen announcements of summer institutes being sponsored by the USOE. The number of applications actually received was 117 from which it was necessary to make a selection of 50 participants agreed upon in the contract.

The selection of participants was made through a two-stage process:

1. The directors and associated staff screened all applications and classified them into three groups according to their indicated ability to profit from the Institute but, more importantly, to be in a leadership position to implement the goals of the Institute and the 1968 Amendments.

2. A final selection was made by the Institute directors following further consultation with the staff and members of the advisory committee.

In a number of cases clarification of the applicant's status and leadership role in the future within a given state were sought from members of the State Department staff in that state. Priorities for selection of the participants included demonstrated past leadership, potential for program influence, and geographic area. The staff, the advisory committee, and the contracting agency agreed that a national distribution of the participants was essential to create as wide a dissemination base as possible. It was also agreed that participants should be in a rough proportion of 65 per cent Home Economics and 35 per cent Business and Distributive Education. By agreement with the contracting agency, a number of key individuals outside of those categories were selected as participants on a non-stipend basis.

Those not selected as being in the first priority were provided the opportunity to remain as alternates, and a number were later selected when original awardees were unable to attend due to reasons of health or changes in professional responsibility. The complete roster of participants, representing 42 states, is shown in Appendix A.

Staffing and Administration

The project was assigned administratively to the Research and Development Program in Vocational-Technical Education in the College of Education. The director of this program maintained responsibility for overall supervision, development of program budgets, and accountability in matters of finance, staffing, and publications. The co-director from the Department of Family and Child Sciences in the College of Home Economics was assigned major responsibility for overall program development including selection of resource personnel and arrangements for field visitations. She was ably assisted in this responsibility by her colleague, Dr. Shaffer, who assumed prime responsibility for the detailed development of the program and internal arrangements necessary thereto. In addition, a curriculum consultant was employed who came from another section of the country and was recognized for his expertise in the field of Economic Education and who had had considerable experience working with local teacher groups.

The Detroit field experience was considered to be of prime importance and was directed under a subcontract by a person designated as the coordinator of field experiences. Two graduate students were appointed to act as institute coordinators and handle many arrangements. Two students were employed, one as an audio-visual technician and one as an institute librarian (See Appendix B).

In addition, the institute advisory committee continued to function reviewing the progress and plans. Numerous mail and telephone discussions

with individual members of the advisory committee regarding the program and particularly with reference to the selection of speakers were

Physical Facilities

The participants were housed in a dormitory close to the East Lansing business district and the Student Union where meal facilities were available. The dormitory facilities were also used to provide an office for the curriculum consultant and the institute secretary and clerical workers as well as for the meeting rooms. However, several meetings were held in another classroom building to accommodate a closed-circuit television presentation. These rooms were also utilized partly because of the hot weather (the building was air conditioned) and partly because several sessions were deemed to be of importance to other graduate students; members of other graduate workshops were invited specifically for those joint presentations.

Prior to and following the Institute, the regular office facilities of the College of Education and the College of Home Economics were utilized by the staff. A special library of materials pertinent to the Institute was organized and maintained in the College of Home Economics building for the period of the Institute.

Each participant was provided a specially designed three-ring notebook which included a detailed daily outline of the program (see Appendix E), supplementary papers, and general information papers regarding local facilities, transportation, and the like.

Evaluation

The institute staff firmly believe that an institute of this type must be closely responsive to the needs of participants but, more importantly, must be daily responsive in its operation to the felt needs as they arise. The staff also believed that the participants were professionals who should and did wish to share their past professional experiences and the concerns evident in their state and localities. To provide immediate feedback and revise the institute plans as needed, a participant evaluation committee was appointed at the opening session. The committee consisting of approximately seven participants elected its own chairman and arranged its own meeting schedule. The responsibilities of the committee were:

1. To provide feedback to the staff throughout the program as it unfolded.
2. To arrange and conduct the evaluation session on the last day of the Institute.

3. To provide the participants with an avenue for "gripes."
4. To structure the open time in the schedule to meet emerging needs as the Institute progressed.

This evaluation committee was extremely responsive to its task and was thoroughly able to operate on its own as a professional group without acceding to staff desires unnecessarily. They were indeed as they should have been, an independent but cooperative body.

A second method of evaluation was devised to assess post-institute reactions of participants. This consisted of a mailed opinionnaire distributed approximately three and one-half months following the Institute's close (see Appendix F).

The third method of evaluation began with the original planning and involved the consistent use of the advisory committee plus frequent meetings of the staff.

Other Arrangements

Participants were reimbursed upon submission of proper documents a sum for round-trip air transportation, economy class, from the nearest airport. A sum to a maximum of air economy was authorized to cover costs of other forms of transportation; participants within the MSU allowable private car range of 250 miles were reimbursed at the normal rate of 9 cents per mile.

Prior to the Institute, participants received information concerning academic credit for participation in the Institute. They could apply in advance for non-degree workshop admission status which does not require formal admission to a graduate program at MSU. By paying their own tuition, participants could receive three graduate credits in Family and Child Science 813A, "Special Studies in Home Management," or Education 881, "Workshop in Education." Those who wished to use credit on graduate degree programs at MSU or elsewhere were asked to make prior arrangements with their institutions. Only a small number of the participants applied for academic credit.

Participants were allowed a cost of living stipend of \$75.00 per week or a total of \$150.00 for the Institute, which was paid on the last day of the Institute.

II. INSTITUTE PROGRAM

A. Overall Description

In accordance with Section 161 of the 1968 Amendments to the Vocational Education Act, the Institute in "Consumer Education for Disadvantaged Adults" centered its attention upon assisting home economics and business education, administrative, and teacher education personnel define their energizing roles in developing alternative approaches and strategies for initiating and facilitating consumer education programs for disadvantaged adults. That new approaches for reaching the disadvantaged consumer were needed was evident from the testimonies of social workers, public assistance personnel, lawyers and educators, the writings of social critics, and community development research.

Using decision-making as an integrating theme, the Institute staff organized content and experiences around these broad themes:

1. The consumer problem in perspective
2. Decision parameters of the disadvantaged consumer
3. Strategies in vocational education program planning and development

Through special reading assignments, dialogue between experts and participants, and observation-participant experiences, Institute participants were sensitized into the milieu in which the disadvantaged consumer resides. In particular, the community setting was examined: its resources and limitations identified; political forces and centers of power working for and against the consumer analyzed; economic institutions which provided both goods and services in addition to a source of income were seen in relation to the everyday consumer role of family members.

Recognizing that the consumer decision was private and individual at one level, yet resulted and was influenced by a series of public decisions, the parameters of consumer choice were explored. To understand choice is to understand those value orientations that underlie behavior. Understanding the diverse cultures of disadvantaged consumers -- their values, attitudes and needs -- was considered germane to both problem formulation and solution. Strategies for assisting families in developing consumer competence were developed, i.e., mastering the process for making rational, routine, and repetitive choices and learning how to organize in order to gain power in determining public policy.

Solution of the consumer problem for the disadvantaged will in large measure depend upon bringing about basic changes in social institutions. New sharing systems will need to be developed; alternative structures for distribution of income, expansion of work opportunities, and extension of community resources were critically analyzed.

The basic belief that the disadvantaged consumers can best be reached through neighborhood-based and mass media programs jointly implemented by educators and family interventionists led to the organization of task forces comprised of Institute participants representing both home economists and business educators as well as panelists and resource persons representing a broad spectrum of social services, the business and industrial complex, and government and community action groups. In exploring educational strategies, the activities of these task forces focused on:

1. Determining the scope of the educational effort and those objectives which can feasibly be accomplished.
2. Developing educational standards to fit the special needs of the adult consumer.
3. Organizing the program and specifying the role and function of state staff, local school personnel, social agencies, lay groups, the disadvantaged consumers, business enterprises.
4. Implementing the program through use of appropriate materials and media, facilities, instructional staff, timing.
5. Developing means for measuring program outcome.

The emphasis during the first week was on the implications of the vocational education amendments for the education of disadvantaged adults, the identification of the low-income consumer and his problems, the definition of particular social-economic-political situations and the consumer issues involved, and the orientation to alternative educational strategies for working with the disadvantaged adult. The three-day period of lectures and presentations by authorities in the field culminated in a two-day field experience in the City of Detroit, which brought the participants face to face with people of The Merrill-Palmer Institute of Human Development and Family Life and with community leaders involved in Detroit community action programs.

At the beginning of the week, a Participant Evaluation Committee was formed, consisting of participants representing State Supervision, Local Supervision, Teacher Education, Local Classroom Teachers, and Professors of Content Areas (see Appendix D). This committee provided feedback to the staff about the Institute program and a final evaluation at the end of the Institute.

The emphasis during the second week dealt primarily with the development of educational strategies to be employed in reaching and teaching the disadvantaged adult, accompanied by a sharing of the participants' prior work with consumers as well as development of plans for implementation of vocational legislation. Home economists, representatives from the state social services, and extension specialists enriched the program through formal presentations and their consulting work with the participants.

To familiarize the participants with the literature and material related to the theme of the Institute, a resource material center was established for the two weeks of the Institute. Classic and contemporary books on the disadvantaged consumer, reproduction of recent magazine articles, and audio-visual materials provided an exposure to the participants and served as a basis for consultation.

An audio-visual technician was available for those participants who wanted to develop instructional materials and/or improve their methods and techniques in working with the disadvantaged adults. A visit to the Instructional Resource Center of the College of Education, Michigan State University, was scheduled for the participants and was coordinated by the personnel of the center.

During the two weeks of the Institute, activities were varied and included:

1. Lectures by authorities in the field, such as Mr. Robert Kennon, Consultant, Special Needs, Michigan Department of Education; Dr. Clarence Maze, Professor of Business Education, University of Tennessee; Dr. James Bonnen, Professor, Department of Agricultural Economics, Michigan State University; Dr. Russell Kleis, Associate Professor of Continuing Education, Michigan State University
2. Presentation and follow-up discussion of the film, "The Poor Pay More"
3. Two-day field experience in Detroit
4. Panel discussions with home economists and representatives from the state social services
5. Participants reporting and discussing their work with consumers
6. Group work with new media
7. Participant task forces investigating various areas of consumer education
8. Orientation to educational strategies
9. Discussion of issues and evaluation of experiences

In addition to the regular schedule, individual groups met with consultants from the University and the State Department of Education staff to work on special concerns.

Special sessions were organized so the participants could work with a group of Head Start trainees and a group of home economics teachers. These sessions provided participants with an opportunity to explore the issues and their solutions with some individuals who were "disadvantaged adults" and with teachers who were representative of the professional group who were to be encouraged to expand and improve their consumer education role.

B. Content

The content of the Institute will be described under three broad categories:

1. The Consumer Problem in Perspective: the milieu in which the disadvantaged consumer decides; the culture of poverty, the political and economic setting, the dynamics of choice, and a "live situation"--the Detroit field trip.
2. The Social Institutions and the Consumer: the role and function of state staff, social agencies, lay groups, local school personnel, business enterprises.
3. The Strategies for Implementation: task forces investigating consumer education programs.

As an introduction to the Institute, Mr. Robert Kennon addressed the audience on the implications of the Vocational Education Amendments for the education of disadvantaged adults. He was particularly concerned with the improvement of the training of teachers of the disadvantaged, emphasizing the importance of making the secondary education curriculum relevant to disadvantaged individuals. He stressed two points: (1) educators should take the time to know the family conditions in which the consumer lives, and (2) educators should find better ways to identify "the poor." Mr. Kennon suggested that professionals engaged in vocational education enlarge their contacts with local welfare agencies and develop a framework appropriate for working with these organizations.

The Consumer Problem in Perspective

The first three days of the Institute were devoted to defining the disadvantaged consumer and the milieu in which he is forced to operate and make his choices.

Drs. Shaffer* and Paolucci* explained how private decisions -- decisions by individuals or families with low or high income -- are intertwined with public decisions -- business, market, government. The familiar schema describing the circular flow of goods and services was used to illustrate the interaction between the private and the public sectors:

1. The role of the consumer in providing labor and in spending his wages for goods and services offered by the market and the government.

*Papers in Appendix G served as focal points of the discussion.

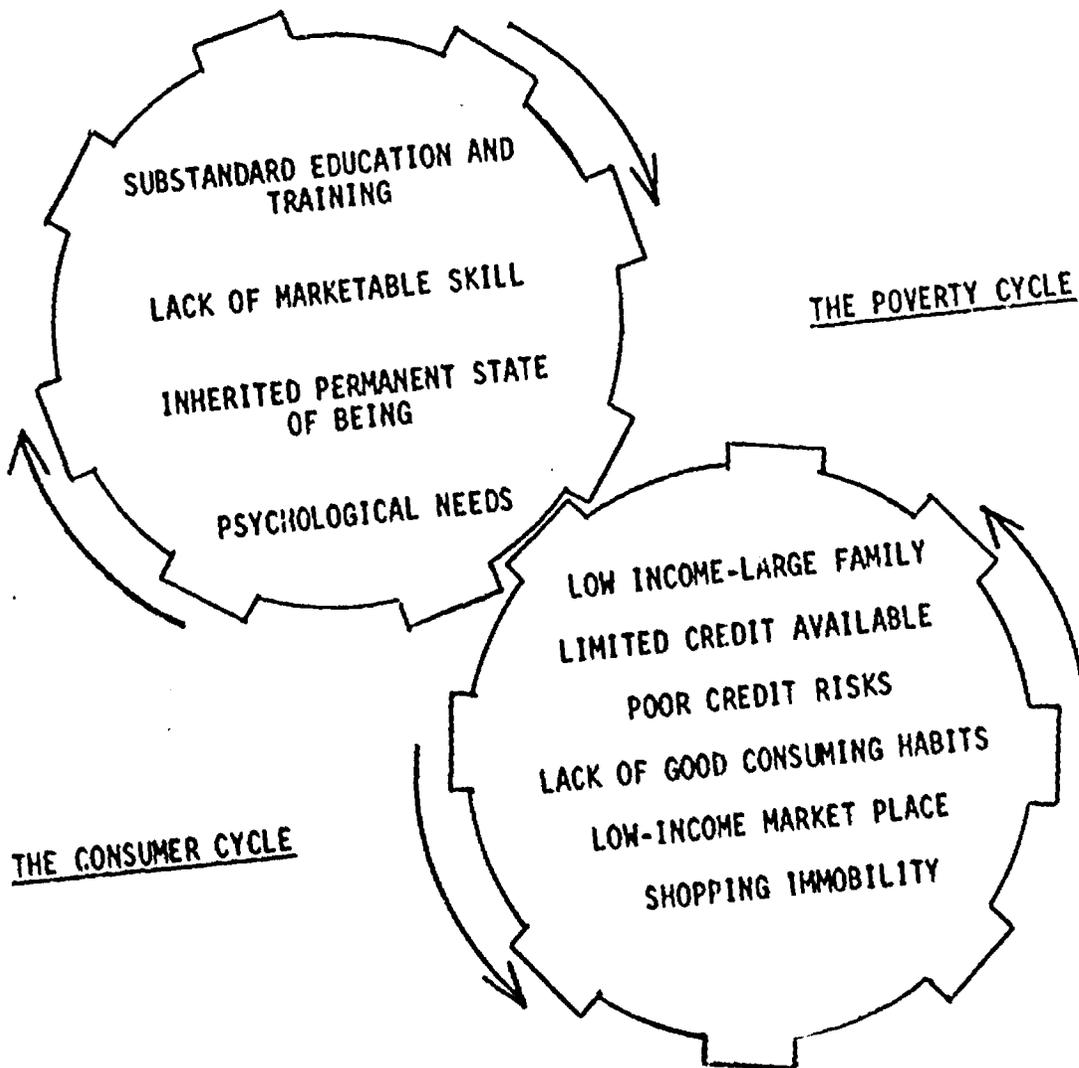
2. The role of business in providing goods and services.
3. The role of the government -- protection, control, and regulation by means of taxes levied on the consumer and the industry.

From this general framework, a number of issues were derived that are a particular concern for those engaged in consumer education for the disadvantaged:

1. Who are the poor? Will they "always be with us" because of changing standards of living?
2. Is there work for all?
3. Are all those capable of earning in the system enjoying an adequate level of living?
4. What about the popular American myth: the belief that one must earn in order to participate? Does it still hold true in the present era? How do women fit in the pattern?
5. What do we think of the idea that some families must be sustained by the social system? To what extent?
6. Should the government give more purchasing power (money) or more services (i.e., food stamps) to those in need?
7. Who influences tax policies?
8. In what way is the condition of the poor affected by some business decisions: on-the-job training, fringe benefits, employment practices, etc.?
9. What is the role of the labor unions? What could be the role of the labor unions?
10. What aid should be offered to the consumer to maximize his returns: education? services?
11. Should government protection be increased in favor of the low income consumer?

Faced with insufficient income, sometimes exploited and deceived by unfair business practices, overwhelmed by the variety of products in the market, frustrated by the impossibility of ever satisfying his legitimate desires and expectations, the low-income consumer is often at a loss when he must make a decision. That is why he needs understanding, information and protection. The illustration on page 20 emphasizes the problems such an individual faces in his everyday living.

THE PROBLEM OF BEING POOR



Some individuals begin life being poor. Unless they can obtain education and good jobs and unless they learn to be wise consumers, they are often caught in a cycle of poverty. Poverty is passed on from parents to children.

This is the time when consumer education is needed. But what is consumer education? Dr. Paolucci clarified the meaning of the term. After pointing out that we often confuse "information" and "education," she defined consumer education as a program that directs itself to assisting individuals in the use of and ability to command purchasing power in the market place. This is the focus of consumer education. Consumer education needs to place emphasis on the process of arriving at a consumer choice, rather than on giving prescriptive information about how to buy. The task of educators is to assist people to be better choice-makers, thus raising the self-esteem and the dignity of the persons they want to serve.

To serve the poor adequately, consumer educators must know who the poor are. Participants in the Institute were introduced to the culture of poverty in many ways. Members of the staff and guest speakers defined the characteristics of the urban and rural poor; the environment in which they live; their need for more education, improved nutrition, better housing, more adequate protection. Dr. Clarence Maze, Professor of Business Education, University of Tennessee, shared with the group his insights into the Appalachian poor. Their environment is characterized by:

1. A dispersed population, making communication and organization extremely difficult
2. An absence or deficiency of public facilities and services
3. A scarcity of local leadership and expertise
4. A deepseated resistance to change
5. A local power structure that often does not reflect interests of local people

Dr. Maze identified the symptoms of poverty as low income, inadequate schooling, unemployment, poor health, outmigration of educated, and poor housing. Thus the rural poor cannot solve consumer problems until they solve these other problems. For this reason, the home economist saw the need for finding ways of helping the adult solve his family problems; the business educator realized the increased necessity for assisting adults in acquiring marketable skills as well as an understanding of the world of the marketplace.

A film, The Poor Pay More, was viewed by the Institute participants and a group of Head Start trainees. Together the group discussed the film which highlighted the plight of the low income consumer. The participants' face-to-face encounter with a "disadvantaged group" in the examination of consumer issues was reciprocally enlightening. Participants were provided insights into the ways low income persons were able to see the consumer world through the eyes of educators.

The week culminated in a two-day field experience in Detroit, which brought the participants face-to-face with professional people and

community leaders who are working with the problems and issues involved in Detroit. The program was coordinated by Dr. Ivor Echols and Mr. James Boyce, the community development specialists on the professional staff of The Merrill-Palmer Institute of Human Development and Family Life.

The speakers provided by The Merrill-Palmer Institute represented a cross-section of those persons in Detroit involved in community action programs designed to help disadvantaged and minority groups. Four community group leaders talked to the participants about realizations and hopes for their particular community. They explained how they became involved in positions of leadership, the many crucial problems they face and some of their accomplishments: cooperative stores, buying clubs, community council, church and business programs, volunteer programs, community clinics, publication of a weekly paper (the "Consumer Guardian"), and other similar projects. The leaders' presentations were followed by on-site visitations and observations. The participants were divided into groups of six to eight persons and were taken to different "deprived sectors" of the city. As one mentioned later in the evaluation, poverty is not often conspicuous and a simple tour into the ghetto areas does not tell much about such problems of the disadvantaged as unsanitary or crowded housing, malnutrition, inadequate recreational facilities, lack of transportation to work or to health clinics, etc. But the visitors could observe here and there projects of urban renewal, a supermarket owned and operated by black people, community clinics, recreation centers, and a few other successful programs that seem to bring hope to the people living in those areas.

Throughout the field experience, stress was placed on the goals that community action groups are striving to achieve. A visit to an Urban Community Class in Consumer Education for trainees who work directly with the disadvantaged emphasized the work one such community group was doing. Strategies to be used in working with the low income consumer were demonstrated. The need to see the problem of the disadvantaged as a consequence of a defective economic system that has to be improved or corrected now if we want to avoid more disastrous consequences in the near future was emphasized.

A representative from the Better Business Bureau described the BBB consumer education program in Detroit. Specifically, it includes:

1. "BBB on the Wheel," a mobile unit organized to help consumers.
2. Development of new creative literature appropriate to the areas served.
3. Updating of films, slides, and other audio-visual materials.
4. Neighborhood seminars, an attempt to make consumer information more relevant to the poor.

The Detroit field experience fulfilled its purpose of sensitizing the participants to the situation of the urban poor and illustrated feasible way for reaching the disadvantaged consumer.

The Social Institutions and the Consumer

From focusing on the identification of the low-income consumer and the situation in which he finds himself, attention was turned to the role and function played by state vocational staffs, schools, lay groups, and social and governmental agencies in the education of the disadvantaged consumer.

Dr. Russell Kleis directed his remarks to the importance of adult education -- its purpose and relevance in a continuously changing world where people are asked, explicitly or implicitly, to show their credentials wherever they go. He stressed the fact that if adult education is to meet the needs of the people it is designed for, there must be clarification of goals and carefully designed plans for action.

Two panels followed by group discussions were organized to alert the participants to the types of community and state resources available to help the disadvantaged consumer. Representatives from the State Social Services, Extension Service, Department of Mental Health, Economic Opportunity Offices and State Public Health programs discussed their respective programs developed to help the low-income people throughout the country.

A second panel with Mrs. Jeanne Converse, a home economist working in extension as the leader, focused on "Action on the Home Front." Several programs designed locally to improve the quality of living of people in poverty were explained by the panel members. Two realizations especially deserve attention: one is called "Operation Grand-Mother" and its aim is to enlist the aid of elderly women who are willing to help; the other is its complement, "The Drop-In Center" for young homemakers, where young mothers can meet once a week to discuss consumer and homemaking problems with specialists, while grandmothers babysit with the young children. That type of program in which homemakers themselves participate in the planning of the weekly sessions gives an idea of what can be done in working with the disadvantaged.

A panel presentation describing several different types of programs which had proven successful in reaching disadvantaged adult consumers stimulated group discussion and work on the development of plans for varied consumer education programs. Several of the programs described by the panelists involved the cooperative action of professionals and para-professionals or volunteer workers. The unique contributions which can be made by the residents of a local community toward their own education and their neighbors' education were clearly illustrated. Following the panel presentation, participants themselves shared their prior experiences in working with low income adult consumers.

The Strategies for Implementation

Six participant task forces were organized to investigate consumer education as it relates to each of the following areas:

1. The low-income adult in rural areas
2. Social forces in consumer education for the low-income adult

3. Creating, activating and coordinating program support
4. and 5. Preparation of the working personnel (two groups)
6. Instructional materials, methods and media

The task forces met each day to develop strategies and programs for consumer education. In many occasions, University staff, extension specialists and Institute staff consulted with the different groups.

Two special consultants contributed to the work of the task forces and to the Institute in general: Dr. Margaret Alexander, the Bureau of Adult Vocational and Library Programs, Division of Vocational and Technical Education, USOE; and Dr. Helen Lohr, Professor of Home Economics, Central Michigan University, Mount Pleasant, Michigan.

No program of action can be implemented without the necessary funds. Dr. Haines explained the steps that should be taken in the preparation of proposals for obtaining funds under the Vocational Education Amendments and the methods appropriate to implement the program and write the report if the proposal is accepted.

Several institute papers are included in Appendix G. Tapes of each lecture-discussion session are available on loan from the Department of Family and Child Sciences, Michigan State University.

C. Educational Strategies*

This section of the report attempts to capture the basic results of the Institute which are associated with the participants' effort to translate the various program inputs into curriculum guidelines and implications. This record is not, however, a point-by-point restatement of the extensive "hard copy" produced by the working groups. Instead, it is a staff interpretation of those findings, implied as well as specifically identified, which are most likely to be effective in later research and in local action programs. The summary is presented in three segments:

1. Organization of the participant groups
2. Summary of the findings reported by the various participant task forces
3. Basic curriculum principles identified by the Institute staff

Organization of the Participant Groups

The carefully designed institute program emphasized problem sensitivity and factual input during the first week while the second week gave primary attention to fact processing and planning for implementation. Consistent with this overall plan, two types of participant groupings were employed. During the first week six discussion groups were formed with each group having an intentional mix of factors which might restrict insights to the total problem of consumer education for the disadvantaged: geographical, urban-rural, job responsibility, experience, subject matter orientation, and others. Each group was instructed to (1) discuss and analyze the various presentations and other experiences as the program proceeded, and (2) develop a topic organization of consumer education for the disadvantaged adult. The purpose of this first grouping was to create a situation so that individual's preconceptions, prejudices, tunnel-vision, and job pressures would be subjected to challenge and debate. Hopefully, this would develop a better perspective of the total problem prior to work on a specific segment.

Mixed groups usually build tension, and they often form with a certain amount of reluctance. The initial frustration of these leaders was perhaps greater than would have been encountered with a less "action-oriented" group. The advantage of the factor mix, however, became more and more apparent to the participants as the program developed. In fact,

*Prepared Principally by William Winnett

allegiance developed to these discussion groups; and by the beginning of the second week there was noticeable (but controlled) resistance to the re-grouping. This was true even though the participants recognized the need for task forces to be formed along different dimensions.

At the beginning of the second week, task forces were organized according to topics suggested by the earlier discussion groups. Each task force was asked to study its topic in depth and to report as the group believed appropriate, but preferably in the form of curriculum guidelines. Participants were allowed a choice of task forces. Although several participants regularly worked in low-income urban communities, no one chose the topic, "The Low-Income Consumer in the Urban Area."

Curriculum Implications Identified by the Participants

A consolidation of the reports of the first-week discussion groups resulted in a list of major topics which divides the total problem into categories for effective study. In the opinion of the participants of this institute, the major problem areas involved in consumer education for disadvantaged adults are:

1. Identifying and Reaching the Low-Income Adult in Rural Areas
2. Identifying and Reaching the Low-Income Adult in Urban Areas
3. Social Forces in Consumer Education for the Low-Income Adult
4. Creating and Coordinating Program Support
5. Preparation of Working Personnel
6. Instructional Methods, Materials, and Media

This list was used as the basis for the second-week study groups. Five* of these topics were studied in depth; and, at the close of the institute, each study group distributed an extensive report to all participants. The major findings set forth in each report are summarized below:

Topic I: Identifying and Reaching the Low-Income Adult in Rural Areas

1. In 1967, 54 per cent of the inhabitants of the central city had incomes of less than \$3,000, while 77 per cent of those on farms and 63 per cent of the non-farm rural sector were in this classification.

*Topic II was not studied.

2. There are specific problems attached to rural poverty which make effective work in this area extremely difficult, perhaps even more difficult and critical than in the central city. Poverty in rural America is not concentrated, easily visible, or loudly vocal; there are few organizations or agencies concerned with rural poverty; because of its widespread incidence, the rural poor do not think of themselves as poor; agencies to aid the poor are not easily accessible because of distances involved; medical facilities are few and widely scattered which adds to the already high cost of medical care; and unemployment and underemployment have higher rates than in the central cities.
3. Programs in home economics and in business education are already overcrowded; thus eliminations will have to be made in order to make room for this needed emphasis on consumer education for the disadvantaged.
4. We need to be more aware of tapping volunteer and professional help from other groups. Qualified personnel in rural areas are less numerous and widely scattered, but they must be found and encouraged to participate.
5. We need to make better use of all relevant agencies and find ways to bring them into a coordinated "team" approach.
6. Churches, court referrals, migrant programs, school referrals, public health programs, and many other similar contacts must be utilized in finding and making effective contact with the low-income adult in rural areas.

Topic III: Social Forces in Consumer Education for Low-Income Adults

1. An extensive list of relevant and major forces was prepared and distributed. Advisory boards to local action programs should include representatives of these major social forces and agencies.
2. The relevancy of a program is determined largely by the value system of the individual (or group).
3. Psychological factors as well as time and distance often determine the accessibility of a program of consumer education to a disadvantaged adult.
4. Commitment to alleviating the problem of the disadvantaged adult depends on social awareness.
5. Learning experience can occur in a variety of settings other than the formal classroom.

6. Programs for the disadvantaged should utilize all socially oriented resources.
7. Individual responsibility for participation is necessary in resolving social problems affecting all people.
8. Many educational disciplines and institutions can contribute to the education of consumers.
9. Talented people should be recruited to serve as para-professional personnel.
10. Both pre-service and in-service teacher education programs must provide experiences in working with the disadvantaged.

Topic IV: Creating and Coordinating Program Support

1. We interpret PL 90-576 to mean it is the intent of Congress that meaningful consumer education programs be developed to reach and help the disadvantaged adult wherever he may be; and we accept the commitment for action as outlined by participants in this institute.
2. The State Director of Vocational Education should work directly with state supervisors of business education and home economics to encourage and coordinate programs of consumer education for disadvantaged adults. The State Director should also inform local community agencies about the availability of support for programs in consumer education as a part of the support for home economics education programs offered by local schools.
3. Representation from business education, home economics, and disadvantaged adult groups should serve on local consumer educational councils. These councils should serve in an advisory capacity to local programs.
4. State and national professional associations in business education and in home economics should take a position of commitment to action in consumer education for adults who are disadvantaged.
5. Each state should utilize to the fullest extent all potential funds for the development of programs in consumer education for disadvantaged adults including: funds for those who are preparing for dual homemaker wage earner roles, funds for innovative programs, and funds for training auxiliary workers under the "new careers" concept.

6. Various federal, state, and local agencies and commissions as well as appropriate private organizations should be contacted and asked to cooperate in developing consumer education programs. Inter-agency contracts should be encouraged.
7. Proposals for funding should be carefully prepared following the detailed list of steps and guidelines developed during the Institute.

Topic V: Preparation of Working Personnel for Educating the Disadvantaged Adult

In-service programs

1. In-service programs for teachers of disadvantaged adults should include training in using all available resources within the community, region, or state in which the teacher works.
2. The in-service program should SENSITIZE the teacher to the life style of the disadvantaged adult as well as develop her skills in COMMUNICATING with the disadvantaged adult.
3. The adult teachers for whom an in-service training program is being designed should be involved, from the beginning, in the planning and the operation of the program.

Pre-service programs

4. Institutions of higher learning should continuously evaluate teacher education programs in terms of elements to strengthen the preparation of teachers to work with disadvantaged adults.
5. It is the responsibility of educators to provide leadership in consumer education programs for disadvantaged adults.
6. It is the responsibility of educators to sensitize prospective teachers to the individuals, environment, community relationships, and prevalent problems of the disadvantaged.

Para-professionals, Resource Personnel, and Consultants

7. Para-professionals who function under the direction of a professional are needed in working with disadvantaged adults.
8. The adult para-professional should have learning experiences which are of immediate use, which build self-esteem, and which give opportunity for immediate success.

9. The para-professional should have experiences which will help him identify his values and goals with respect to disadvantaged adults.
10. A resource person should be utilized when a problem is identified that requires expertise in a specific area.
11. Home economics and business educators will need special preparation in order to serve well in the emerging role as consultant to local consumer education programs.

Topic vi: Instructional Methods, Materials, and Media

Work with the disadvantaged adult is based on the same basic principles of learning as those effective with other types of learners. Specific techniques, materials, and media are required, however; and far too few of these are available or known. The handbook developed by this study group (and distributed to all participants) will serve as a starting point for all teachers in this area. Publishers should move immediately to develop and make available the specialized materials needed in consumer education for the low-income adult.

Principles Basic to Educational Strategy

The multi-facet nature of the Institute program presented many implications for curriculum design and operation; and the participant reports, summarized above, captured most of these in one form or another. During a post-institute review and evaluation session, however, the Institute staff identified a few principles which seemed to be critical in consumer education for the disadvantaged adult. These basic principles are listed here for specific identification and additional emphasis:

1. Programs to assist the low-income adult must be planned and executed with that person as opposed to for him. This was emphasized throughout the Institute by many different resource persons.
2. Latent leadership and talent are present in the low-income groups, and well-designed programs will recognize and make maximum use of such resources.
3. Successful programs in this area will seek to understand, yet not attempt to change, the value orientation and life style of the low-income person.
4. Solutions to the problems of poverty require inter-disciplinary action with resources being drawn from a variety of professional groups, disciplines, and social institutions.

5. Poverty is a total unified problem such that it cannot be divided into urban and rural. Changes in conditions in one have significant effects upon the other.
6. Programs for the low-income adult require cooperative work among several different professional and lay groups. Thus, working with persons of different backgrounds, skills, and orientation involves a learning period for all parties which is deceptively difficult. This Institute itself, in bringing together two very closely related groups, exemplified this social phenomenon. As was done in the Institute, successful programs will make provisions for this learning task.

III. FINDINGS AND ANALYSIS (EVALUATION AND OUTCOMES)

A. Participant Evaluation

The Institute staff believed that evaluation should take place twice: (1) during the conference to facilitate open communication, and (2) at an end-of-Institute session. In addition, a follow-up evaluation was needed to determine impact on the work of the participants.

Continuous Evaluation During the Institute

Continuous feedback was provided by the Participant Evaluation Committee comprised of Mrs. Elladean Bittner, Mrs. Grace Granberg, Mrs. Evelyn Lewis and Miss Rosemary Harzmann (State Supervisors); Dr. Ednell Snell, Mrs. Eva Moore and Miss Merlene Nelson (Teacher Educators); Mr. Merle Wood, Mr. Robert Ahrens and Miss Elaine Chenard (Local Supervisors); and Mr. Glen Collins and Mrs. Madeline Wilson (Local School Personnel).

This committee met frequently during the two-week Institute, kept the staff informed about the participant reactions to the activities of the Institute, and offered constructive suggestions which helped the staff adjust some of the plans for the Institute to better meet the needs of the group. The committee also planned the end-of-session evaluation and assisted with plans for a follow-up evaluation.

End-of-Session Evaluation

Participants were requested to evaluate the Institute with regard to the four main objectives of the Institute. For each of the objectives, the participants were asked to react to two basic sets of questions:

1. What experiences of the Institute contributed to the objective? How effective were they? What would you delete?
2. What additional experiences would have helped you to better fulfill the objectives? What would you delete?

At the final meeting of the Institute a summary of the evaluation by participants was reported. The following chart is a brief summary of this evaluation as presented visually with transparencies during the final reporting session.

SUMMARY OF

PARTICIPANT END-OF-INSTITUTE EVALUATION

QUESTION 1

QUESTION 2

Objectives of Institute	What experiences of the Institute contributed to the objective? How effective were they? What would you delete?	What additional experiences would have helped you to better fulfill the objectives? What would you delete?
<p>1. <u>The culture of poverty</u> -- becoming sensitive and aware of the dimensions of the problem</p>	<p>The Detroit Field Experience (The Merrill-Palmer Institute)</p> <p>a. Field trip b. Personnel</p> <p>Film Presentation -- "The Poor Pay More" and Videotape Presentation -- "Whose World? Whose Problems?"</p> <p>More individual contact with individuals in poverty situations</p>	<p>Speed up pace of Institute in the first week</p> <p>Pre-assignment</p> <p>Personal field experience of our own choosing</p>
<p>2. <u>The disadvantaged consumer</u> -- his perspective in an individual consumer decision situation</p>	<p>Film -- "The Poor Pay More"</p> <p>Resource Material</p> <p>The Detroit Field Experience</p> <p>Deletion of some repetition of experiences</p>	<p>Confrontation with the disadvantaged adult</p> <p>Perhaps taped interviews</p> <p>Case studies</p>

SUMMARY OF
PARTICIPANT END-OF-INSTITUTE EVALUATION
(Continued)

QUESTION 2

Question 1

Objectives of Institute	What experiences of the Institute contributed to the objective? How effective were they? What would you delete?	What additional experiences would have helped you to better fulfill the objectives? What would you delete?
<p>3. <u>The disadvantaged consumer as perceived by the larger community -- social agencies, educational institutions, business enterprises</u></p>	<p>The Detroit Field Experience</p> <ol style="list-style-type: none"> a. Community Leaders b. The Merrill-Palmer Staff c. Representative from Better Business Bureau <p>Videotape -- "Whose World? Whose Problems?"</p> <p>Institute speakers</p> <p>Interaction among participants</p> <p>Group Mix -- geographically</p>	<p>Summary of speeches</p> <p>In-depth experiences, one-to-one</p> <p>Rural efforts</p> <p>More candid reactions by community groups</p> <p>Reading list in advance</p> <p>Evening availability of resource materials</p> <p>Clarification of topics</p>
<p>4. <u>Strategies to be employed by vocational education -- planning, coordinating, staffing, and instruction of needed programs</u></p>	<p>The Detroit Field Experience</p> <p>"Sharing sessions" (among participants)</p> <p>Panel discussions -- agencies and extension</p> <p>Task force reports -- 4, 5, and 6</p> <p>Dr. Kleis' presentation (Adult Education)</p> <p>Resource Center</p> <p>Institute staff demonstrated team approach by example</p>	<p>Need to define "process" earlier in session</p> <p>Need psychologist and social psychologist as consultant</p> <p>Research findings needed to be presented</p> <p>Some additional information could have been brought from home if notified ahead</p> <p>Limited contact with disadvantaged Head Start meeting not informal enough</p>

Participant Contracts for Future Activities

Each participant was then asked to prepare a contract stating his commitment to action related to the content of the Institute. Participants contracted to carry out the following activities:

Business Education:

1. Increased involvement in community action programs and community organizations.
2. Radio and television presentations.
3. Writing of professional articles.
4. Basic Education.
5. Training of para-professionals.

Home Economics:

1. Personal involvement in community action programs.
2. Encouragement of inter-departmental cooperation in local educational systems for solution of the varied aspects of the problem.
3. Writing of professional articles.
4. Setting up materials exchange at professional meetings.
5. Involvement of students with community projects.
6. Working with model cities programs, Head Start and parent groups.
7. Sharing of resource materials with colleagues.
8. Initiating workshops and clinics.
9. Re-focusing course materials.
10. Exploration of non-school approaches and reporting at state professional meetings.

Fifteen participants planned to report on the Institute at state meetings in the following states: Alaska, Indiana, Kentucky, North Dakota, South Dakota, Michigan, Wisconsin, Oklahoma, New York, Washington, Oregon, Utah, Ohio, Louisiana, and Virginia.

B. Follow-Up After 60 Days

Participants were asked to complete a structured follow-up report (See Appendix F) listing present teaching positions; plans for future teaching of courses, workshops, or seminars for credit; professional contributions; and other activities related to "Consumer Education for Disadvantaged Adults." They were also asked to report what aspects of the Institute were then viewed as most worthwhile or useful and had made an impact and what problems had been encountered which should have received more attention during the Institute.

Six participants reported that they were currently teaching courses, seminars or workshops for credit which focused on consumer education for disadvantaged adults. In addition, eight participants reported teaching classes in which this topic received some attention during the course. Therefore, by November, 1969, 14 participants reported involvement in teaching classes which enabled them to utilize material from the Institute in "Consumer Education for Disadvantaged Adults." The classes being taught were reaching about 370 students.

Sixteen participants reported that they were planning courses, seminars or workshops for credit to be offered sometime during this academic year which would be related to the Institute content.

Thirty-three participants reported that they had made presentations in person or in writing before professional groups which related to the content of the Institute. These presentations included a wide variety of types of presentations and audiences such as radio and television programs, published articles, in-service training programs, presentations at professional meetings, and reports at staff meetings. Participants reported that the audiences for their personal presentations before professional groups totaled about 4,850 persons. Radio and television programs and written materials reached additional persons. One of the television reports was on the NBC "Today" show.

In addition, 25 participants reported that they were involved in over 30 other types of activities relating to consumer education for disadvantaged adults since their participation in the Institute. Nine participants reported that they were serving as consultants for professional groups and/or community groups in the development of projects or programs. Six reported that they were involved in in-service training programs for other professional persons or in training programs for para-professionals designed to improve their ability to provide consumer education to disadvantaged adults.

Six participants reported that they were assembling materials, providing bibliographies and/or developing materials for persons working in this

area of education. Five participants were preparing reports on the Institute to be made before professional groups. Other activities reported by participants included working to improve multi-agency planning and programs, volunteer work with community groups, helping in the organization of a food buying club, planning and directing student involvement in community action programs, teaching non-credit "courses" for church groups and other similar groups, political activities aimed at improved financial support of educational facilities in low income areas, seminar on problems in Indian education, work on special problems of educating Mexican-Americans and migrant workers, preparing guidelines for teachers, and assisting with writing proposals for federally subsidized programs.

Twenty-three different aspects of the Institute program were reported by participants as aspects which, at the time of the follow-up evaluation, appeared most useful and worthwhile. Fifteen participants indicated that the Detroit field experience coordinated by The Merrill-Palmer Institute was especially worthwhile. Twelve reported that the activities designed to sensitize participants to the plight of families in poverty most impressed them. Nine participants particularly valued the interaction among the participants at the Institute. Nine persons reported that the resource materials were especially worthwhile. From three to five participants reported that they found most useful the aspects of the Institute which were assigned to highlight the following:

1. The necessity to help the poor help themselves and work with them as a team rather than work on them.
2. The need for team effort and multi-agency contributions for successful program implementation.
3. A new perception of the breadth of "consumer education."
4. The urgency of stimulating the involvement of professionals in the problems of disadvantaged adults.

Speeches by Dr. James Bonnen, Mr. Robert Kennon, Dr. Russell Kleis, Dr. Ivor Echols, Dr. Beatrice Paolucci, and a team presentation by Dr. Beatrice Paolucci and Dr. Carol Shaffer were identified as making a particular impact.

Other comments made by one or two participants were: (1) recognition that poverty is not just a central city problem but is also a rural problem; (2) need for legal aid and advice; (3) sense of interdependency among aspects of the consumer economic problems of the disadvantaged adult; (4) knowledge of various strategies of working with groups; (5) example set by Institute -- objectives defined, planning and presentations to reach stated objectives, and cooperative and continuous evaluation; (6) importance of developing student interest in the plight of the poor; (7) motivation to work in the problem area along with tools and techniques with which to work.

Sixteen participants reported that they had not encountered any problems which they felt should have received more attention during the Institute. Eleven different problem areas were reported as areas needing more attention. Four reported that they had experienced problems relative to developing relevant curricula for consumer education for the disadvantaged adult, establishing cooperative relationships with other agencies and groups, or with implementing programs at local levels. Two participants reported problems with the preparation of proposals for programs and applying for funding of programs. Two expressed the wish that more one-to-one interaction with disadvantaged adults could have been included in the experiences during the Institute. One stated a need for more assistance on appropriate and effective strategies; another had had problems with attempts to organize various staff members into a "task force" to put forth the desired team effort. Another reported that disadvantaged adults with whom she worked often needed individual guidance and counseling assistance which she felt ill-prepared to give. Several mentioned that the major problems encountered were finding time to carry out desired programs and the fact that the amendment directing professionals to work in this problem area had not yet been funded so that new programs could receive financial assistance.

In general, the participants gave evidence in the follow-up evaluation that they had gained a great deal from the Institute. As early as 60 days following the Institute, most participants had accomplished many of the activities they "contracted" to do when returning from the Institute to their home states.

IV. CONCLUSIONS AND RECOMMENDATIONS (IMPLICATIONS)

Conclusions

1. Consumer problems of the disadvantaged adults are difficult to separate from the broader spectrum of social-psychological and economic problems. Through the kinds of experiences provided during the Institute, the staff had to gear the participants toward viewing education in a broader perspective as a part of a community endeavor that would demand involvement of prospective clients in solution of real-life consumer problems.
2. Consumer education programs to serve the target groups demand an interdisciplinary multi-problem approach.
3. Participants recognized that the solution to consumer problems is difficult and may not be possible within the realm of the individual consumer decision-maker. Educational programs may, therefore, have to be geared partly to work with organizations and with influential groups.
4. Consumer education is identified many times in terms of stereotypes. Many think of consumer education as "how to buy" when in reality it involves many other facets. First, one has to disabuse the educator of stereotypes relating to these questions:
 - a. What is consumer education?
 - b. Who are the disadvantaged?
 - c. Why are they disadvantaged?
5. The two-week period of time (the length of the Institute) caused difficulty in the production of materials or the development of new concepts as a basis for future production. This dilemma was apparent during the Institute, and the general decision of the staff was to concentrate on the development of both general concepts and new approaches. Through the Institute brochure and consultations by the staff and the advisory committees, the decision was made to emphasize concept development and the involvement of new approaches for working with disadvantaged adults. In contrast, some staff and some participants (probably because of their awareness of the pressure of their leadership roles) were concerned about developing specific materials for use in a specific situation. Hence, there were some conflicts of interest.

6. The Institute afforded business educators and home economists the opportunity to examine their respective roles in vocational education. Through team activities, they gained some appreciation of the broader view of vocational education rather than a narrow field perspective. Also becoming recognized was the fact that differences in their content education gave them views from different positions in a free marketing society.
7. The participants recognized the need for being mutually concerned about solving a consumer problem rather than "pushing" their own discipline. They gained empathy for the problems involved in today's society. The need for a concerted effort toward solution of the problem was given the highest priority instead of arguing and worrying about whose responsibility it was to find a solution.
8. As a result of the Institute activities, the participants gained some appreciation for the necessity of working with the disadvantaged through a mutual attack on the problem in order to improve the possibilities of success.
9. The Institute provided the arena for considerable interchange among all levels of interventionists--from the community social work level to the national educational structure level.
10. In general, the participants were serious about their involvement in the Institute. As evidenced by both their contributions during the Institute and following the Institute, the participants were enthusiastic about their individual contributions to the problems at hand.
11. Many participants seemed to view the traditional vehicles of college teacher education and public school districts as the agents to reach the disadvantaged. There seems reasonable doubt about reliance on these structures.

Recommendations

It is recommended that:

1. In conducting a leadership Institute like this, a contact person be employed to act as a "troubleshooter" and as the agent of each participant in representing their interests on campus.
2. Participants have a living-learning situation such as that employed so that they have an opportunity to work, study, and live in the same place. In this way, communication difficulties are minimized, especially when time is so limited.

3. Contract approval by the funding agency provide greater lead time so that the participants can be selected with sufficient time prior to the Institute to give them an opportunity for pre-Institute preparation--gathering of materials, scrutiny of reading lists, etc.--before they arrive for the Institute. The time during the Institute might be used more advantageously if participants had this chance for pre-Institute orientation.
4. A post-Institute activity be employed which permits the participants to meet in regional groups (including those individuals from the region who were not selected to attend the Institute) to benefit from more effective sharing.
5. A continual search is needed for non-school approaches to educating the disadvantaged adult. It is recommended that we work toward the mobilization of community resources in a cooperative effort.
6. Centers for consumer information be established in an ongoing effort to develop and pioneer model programs and to experiment with the creation of new ideas.
7. An advisory committee such as utilized in this Institute be employed as a contributory input toward the success of an Institute like this. Careful selection of advisory committee members is essential since their involvement in the planning and programming activities of the Institute is a required part of the process.

RECOMMENDED READINGS

RECOMMENDED READINGS

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APPENDICES

APPENDIX A
 ROSTER OF PARTICIPANTS¹

ALABAMA

ADAMS, EVA W. (Dr.)

Associate Professor, Home Economics Teacher Education,
 Alabama A. & M. College, Normal, Alabama

Organized and taught courses for "Housekeeping Aides," a
 phase of the Community Action Program under Title II of
 the Economic Opportunity Act; served as consultant for
 Head Start Programs.

ALASKA

BITTNER, ELLADEAN H. (Mrs.)

State Supervisor for Home Economics and Health, State of
 Alaska, Division of Vocational Education, Juneau, Alaska

Participated in preparation of Alaska State Plan for Vocational
 Education--1969; Tyonek Indian Reservation Consultant; co-author,
 Alaska's State Plan emphasizing Programs for Disadvantaged.

ARIZONA

COATSWORTH, HAZEL I. (Mrs.)

Chairman, Home Economics Department, Pueblo High School,
 Tucson, Arizona

Assisted in the writing of Child Development and Housing
 Curricula for all levels of learning from Junior through
 Senior High School, adaptable to students of varying
 abilities and backgrounds; participated in workshops for
 slow learners; assisted in preparation of several articles.

CALIFORNIA

FAIOLA, THEODORA I. (Mrs.)

Regional Supervisor, Bureau of Homemaking Education, California
 State Department of Education, Oakland, California

Responsibilities include supervision of federally funded
 programs and coordination of regional in-service activities
 for nine counties; contributed raw data for California
 descriptive report of Vocational Homemaking Education--1967-68.

¹Includes those not on stipends.

CALIFORNIA

GLATTREE, CLARENCE NORMAN

Head, Vocational Business Education Program, San Francisco Unified School District, San Francisco, California

Served as project head of Neighborhood Youth Corps and thus administered a work-experience program for 525 hard core poverty youth; preparation of "How to Get and Keep a Job" (1969), a comprehensive unit designed to assist marginally skilled youth in finding employment.

SMITH, BERNICE J. (Mrs.)

Consultant, Consumer and Homemaking Education, Sacramento County Schools, Sacramento, California

Worked with the development of courses for training aides for Head Start Programs; responsibilities include the preparation of in-service workshops for homemaking teachers to help them implement federal legislation.

*STONE, DOROTHY W. (Mrs.)

Regional Supervisor, Bureau of Homemaking Education, State Department of Education, Los Angeles, California

Development of adult education program in low-cost housing complex; consultant work with Head Start teachers; working with homemaking teachers and administrators in developing programs of homemaking education in high school and junior colleges.

WOOD, MERLE W.

Supervisor of Business Education, Oakland Unified Schools, Oakland, California

Extensive curriculum development work in data processing and computer programming and in special programs for low-achievers; extensive professional writing and speaking; authored chapters in two yearbooks on disadvantaged; served several state departments as specialist in less able students.

CONNECTICUT

*COOK, JANET R. (Mrs.)

Coordinator, Home and Family Program, Adult Education Department, New Britain Board of Education, New Britain, Connecticut

Recipient of one of ten top teacher awards presented by Seventeen magazine; related work with Head Start programs, Manpower Development programs, Neighborhood Action groups, and job oriented courses for Spanish women.

*For personal reasons, unable to accept invitation to attend Institute.

DELAWARE

*LUCHT, LINDA L. (Miss)

Instructor, Home Economics Education, University of Delaware, Newark, Delaware

Has co-authored several articles on home economics programs for the gifted students and study of food service establishments in Illinois; participated in 1968 and 1969 workshops concerning the disadvantaged, ethnic and cultural groups.

FLORIDA

KELLY, JOAN M. (Dr.)

Assistant Professor of Home Economics Education, The Florida State University, Tallahassee, Florida

Served as consultant to teachers developing a curriculum for ninth grade consumer education; development of materials for use in teaching about disadvantaged in courses.

LEWIS, EVELYN J. (Mrs.)

Assistant Coordinator, Adult Vocational Home Economics, Broward County Board of Education, Fort Lauderdale, Florida

Coordinated programs in nutrition, child development and health for Head Start parents, training home management aides for EOE who work in poverty areas, and a program for aides in consumer education.

GEORGIA

TERRELL, EVANEL R. (Mrs.)

Associate Professor and Head, Department of Home Economics, Savannah State College, Savannah, Georgia

Conducted a home economics teachers' tour of St. Thomas, San Domingo, Haiti, Puerto Rico and Jamaica to study welfare programs; prepared faculty research bulletin, "Changes in Social Welfare of Caribbean Families"; consultant for kindergarten Head Start program.

IDAHO

LATHAM, C. JANET (Mrs.)

Assistant State Supervisor, Home Economics Education, State Board for Vocational Education, Boise, Idaho

Currently on committee to develop new State Plan; involved in advisory committee work for disadvantaged and handicapped; assisted in curriculum development and supervision of Homemaker Technician Program (disadvantaged) and Food Service Program for Prisoners.

* For personal reasons, unable to accept invitation to attend Institute.

ILLINOIS

ALBANITO, DONALD M.

Head, Department of Business Management and Administration,
Bradley University, Peoria, Illinois

Ten-week seminar for Peoria black businessmen and other minority groups--1969; supervision of student teachers in predominantly black high schools; designed business course materials for community service courses.

INDIANA

TINGLEY, BARBARA S. (Miss)

Supervisor, Home Economics Education and Occupational Training Program, Division of Vocational Education, Department of Public Instruction, Indianapolis, Indiana

Worked with inner city families and school personnel for seven years; director of Dairy Council, Inc. of Indianapolis; prepared criteria and operational procedures for administering occupational training programs in Indiana; preparation of articles on programs.

IOWA

NELSON, MERLENE E. (Miss)

Assistant Professor, Home Economics Education, Iowa State University, Ames, Iowa

Worked with Welfare, YWCA, Extension and Church groups on project for disadvantaged to provide graduate and undergraduate home economics students with content and experience in working with the disadvantaged.

KANSAS

WISSMAN, JANICE (Mrs.)

Instructor, Home Economics Education, Kansas State University, Manhattan, Kansas

Co-authored publication, "Assessed Values of Homesteads of the Aged in Riley County"; participation in Friendship Tutoring Program for low income adolescents in Manhattan, Kansas; currently assisting in preparation and supervision of participants in CUTE and Teacher Aide programs.

KENTUCKY

MELTON, JANE (Miss)

State Supervisor of Adult Homemaking Education, State Department of Education, Frankfort, Kentucky

Preparation of several reports including "A Handbook for Home-making Teachers of Out-of-School Groups" and "Hints for Teaching Homemakers with Special Needs"; worked with teachers in planning programs for Head Start mothers.

LOUISIANA

BAHAM, SHIRLEY R. (Mrs.)

State Supervisor of Home Economics, State Department of Education, Baton Rouge, Louisiana

Consultant to the EPDA Institute for Training Parent Surrogates at Southern University; assists in the development, supervision and evaluation of homemaking and consumer education on secondary and adult levels.

MAINE

CHENARD, ELAINE M. (Miss)

Head, Business Education Department, Leavitt High School, Turner, Maine

Supervision of other teachers in department in developing curricula and instruction, leading to adaptation of materials to the disadvantaged.

MARYLAND

WILSON, MADELINE L. (Mrs.)

Teacher of Home Economics, Board of Education of Prince George County, Upper Marlboro, Maryland

Authored research report, "A Study of the Relationship between What a Child Expects of Himself and the Teachers' Grade"; experience as teacher of disadvantaged youth in National Training School for Girls and Fairmont Heights Junior-Senior High School.

MICHIGAN

KILSDONK, SISTER ANN GABRIEL

Chairman, Home Economics Department, Marygrove College, Detroit, Michigan

Presented series of talks in neighborhood exchange program (1967-68), a federally funded urban development project; consultant for activities at St. Bernard's Community Center (1968-69), an inner city co-op program.

LOHR, HELEN M. (Dr.)

Professor of Home Economics, Central Michigan University, Mt. Pleasant, Michigan

Experience in working with low income groups (school age and adults) in Bham, Alabama and with "out-of-school" youths in Wisconsin.

MINNESOTA

TEMPLIN, JANICE K. (Miss)

Assistant State Supervisor, Home Economics Education, State Department of Education, St. Paul, Minnesota

Worked with students from low-income and underemployed families in southern Arizona; assisted the home economics unit with vocational home economics programs for residents of low-income housing facilities; participated in evaluation stage of a Minnesota curriculum research project.

MISSISSIPPI

GREEN, KATHERINE S. (Dr.)

Professor and Chairman, Business Education Division, Mississippi State University, State College, Mississippi

Preparation of "The Effectiveness of Teacher Education Programs as Perceived by Business Teachers in Arkansas 1959-1964"; experience with Veterans training programs, adult education, graduate and undergraduate programs in business education.

MISSOURI

TENNISON, PAT (Miss)

Supervisor; Home Economics and Family Life Education, Kansas City School District, Kansas City, Missouri

Participated in development of curriculum guides for state home economics program and Kansas City Public Schools Home Economics program; interested in obtaining information about planning consumer education programs for disadvantaged.

MONTANA

OBERTO, ANGELINA (Miss)

Assistant Professor, Home Economics Teacher Education, Montana State University, Bozeman, Montana

Participated in project funded under High Education Act of 1965, "Improvement of the Relevancy of Home Economics Education for Indian Women in Montana"; participated in Indian Seminars held on Montana State University campus.

NEBRASKA

HOLCOMBE, MELINDA A. (Mrs.)

Assistant Professor of Home Economics Education, University of Nebraska, Lincoln, Nebraska

Collaborated with Helen Thal on the book, YOUR FAMILY AND ITS MONEY; helped with the Federal Project, "Child Development Training Program for Vocational HEC Teachers."

NEW HAMPSHIRE

PETERSON, DONALD H.

Consultant, Distribution and Business Education, Division of Vocational-Technical Education, New Hampshire Department of Education, Concord, New Hampshire

Responsibilities include planning, development, coordination and consultative functions for programs in Distribution and Business Education; interested in studying the disadvantaged Consumer's perspective in an individual decision consumer situation.

NEW JERSEY

HARZMANN, ROSEMARY M. (Miss)

Supervisor of Home Economics Education, State Department of Education, Trenton, New Jersey

Assisted in the development of nutrition education materials utilized in programs for the disadvantaged; supervision of home economics programs designed to meet the special needs of the disadvantaged.

NEW MEXICO

SNELL, EDNELL M. (Dr.)

Associate Professor and Chairman, Home Economics Education, University of New Mexico, Albuquerque, New Mexico

Worked with home economists in writing Model City Proposal; supervision of student teachers in poverty areas; interested in developing a better understanding of poverty and problems of disadvantaged consumer to help home economists in New Mexico.

NEW YORK

POPP, JANET E. (Miss)

Supervisor, Bureau of Home Economics Education, State Education Department, Albany, New York

Prepared several publications in Child Care Services, Home Economics Continuing Education Guides, and Management Services; assisted in development and implementation of pilot project for disadvantaged urban women.

NORTH CAROLINA

MOORE, EVA E. (Mrs.)

Assistant Professor, Home Economics Education, North Carolina A. and T. State University, Greensboro, North Carolina

Worked at the University of Illinois in the adult education program; assisted in gathering data and preparing report for "An Exploratory Study of Knowledges in Child Development and Guidance Needed by Mothers and Workers in Occupations Related to Child Care," a federally sponsored contract.

NORTH DAKOTA

SLAATEN, DORIS A. (Miss)

Assistant Professor, Business Education, Minot State College, Minot, North Dakota

Participated in NCATE summer workshops; served as consultant on the development of Master Plan for Vocational Education in North Dakota.

OHIO

SKINNER, IRENE V. (Mrs.)

Instructor in Home Economics, Bowling Green State University, Bowling Green, Ohio

Member of committee for State of Ohio to plan for preparation of Ohio student teachers for working with disadvantaged; worked as case worker in the Department of Public Welfare, Corning, New York; studied problems of inner city at the Merrill-Palmer Institute, Detroit, Michigan.

OKLAHOMA

JOHNSON, NEDRA L. (Miss)

District Supervisor, Home Economics Education, State Department of Vocational-Technical Education, Oklahoma City, Oklahoma

Assisted with state OEO; assisted home economics teachers in developing plans for working with local Head Start programs, worked on curriculum plan for working with parents of Head start children.

OREGON

GOODWIN, PAULINE M. (Miss)

Supervisor of Home Economics Education, Oregon Board of Education, Salem, Oregon

Responsibilities include development of programs for the disadvantaged; consultation with Head Start program planners and on program planning for model school programs for disadvantaged.

PENNSYLVANIA

CARTER, DORCAS A. (Mrs.)

Associate Professor, Home Economics Education, Cheyney State College, Cheyney, Pennsylvania

Teaching experience in coal-mining area of West Virginia as vocational teacher; served as Homemaking Consultant in inner city of Philadelphia for six years; served as Parent Education Specialist for Head Start Workshops.

RECUPERO, MARY B. (Mrs.)

Coordinator in Business Education, Department of Public Instruction, Harrisburg, Pennsylvania, and Indiana University of Pennsylvania, Indiana, Pennsylvania

Assisted in development of curriculum plans for programs involving disadvantaged groups; conducting in-service programs for teachers; coordinate vocational business education programs in 60 schools in a six-county area.

SOUTH CAROLINA

ARNOLD, ICESY H. (Mrs.)

Itinerant Teacher Educator, Winthrop College, Rock Hill, South Carolina

Visitation to first and second year teachers as well as teachers who have returned to teaching; teaching of adult education courses.

SOUTH DAKOTA

VAN OVERSCHELDE, IMOGENE M. (Miss)

State Supervisor of Home Economics Education, State Division of Vocational Education, Pierre, South Dakota

Supervision of occupational classes at Flandreau Indian School; preparation of home economics curriculum guides and publications highlighting state home economics activities; State Adviser of Future Homemakers of America.

TENNESSEE

REDMOND, LILLIE B. (Miss)

Assistant Professor, Home Management Residence Adviser, Tennessee A. & I. State University, Nashville, Tennessee

Served as foods and nutrition specialist with Extension work; worked with low income families and program development for these people; currently planning a course which will focus on the problems of the disadvantaged and low income families.

TEXAS

SMITH, NELL L. (Mrs.)

State Consultant, Homemaking Education for Adults, Texas Education Agency, Austin, Texas

Responsibilities include consultative services to administrators and homemaking teachers, planning for instructional improvement in adult homemaking education, and developing instructional materials on homemaking education for adults.

UTAH

COLLINS, GLEN S.

Consultant of Secondary Education and Director of Manpower Training, Ogden City Schools, Ogden, Utah

Originator of program now called VIP in the United States; originator of the Ogden Learning Center for educationally deprived students; worked on getting MDTA in the Ogden Area.

POULSON, VIRGINIA B. (Mrs.)

Chairman, Home Economics Education Department, Brigham Young University, Provo, Utah

Cooperated with Utah State Hospital in development of vocational rehabilitation program for young women preparing to re-enter society; authored several articles and reports in curriculum and teaching; worked with State Welfare Department.

VIRGINIA

JORDAN, BETH C. (Miss)

Professor of Home Economics Education, Virginia Polytechnic Institute, Blacksburg, Virginia

Served as principal investigator for ten-year follow-up study of girls enrolled in 1954-55 in the tenth grade in Virginia high schools; consultant for current revision of state curriculum guide for secondary schools.

TOLENTINO, GLORIA H. (Mrs.)

Home Economist, Central City Project, Norfolk City Schools, Norfolk, Virginia

Served as resource teacher in Home Economics in Adult Education; attended workshop in Chicago Ghetto for inner city studies and Central City Project Conference in Detroit; compiled leaflets and pamphlets to use in subject areas in home economics education.

WASHINGTON, D. C.

HAMER, HELEN B. (Miss)

Acting Chief, Program Development Branch, Work and Training Programs Division, Department of Health, Education and Welfare, Washington, D. C.

Worked in the area of work and training programs for recipients of AFDC to make them employable; preparation of guidelines for the Work Incentive Program and program materials on various components of these work and training programs.

WASHINGTON

GRANBERG, GRACE G. (Mrs.)

Assistant Professor, Home Economics Education, University of Washington, Seattle, Washington, and State Supervisor, Home Economics, State Department of Vocational Education, Olympia, Washington

Director of work camp for disadvantaged Mexicans in Mexico--1955-56; prepared an audio-tutorial kit entitled "To Help Teachers Identify Essential Steps in Planning for New Vocational Programs."

WEST VIRGINIA

WENDT, CLARA M. (Mrs.)

Assistant Professor, Consumer and Family Economics, and Extension Specialist, Consumer and Food Economics, West Virginia University, Morgantown, West Virginia

Worked as teacher in the mountains of North Carolina and Georgia; assisted home demonstration agents devise methods and materials for helping disadvantaged to manage resources; published several articles including, "A Look at Working with the Underprivileged."

WISCONSIN

AHRENS, ROBERT V.

Associate Chairman - Business Division, Marketing, Madison Area Technical College, Madison, Wisconsin

Equal Opportunity Committee member, organized through Madison Chamber of Commerce, emphasis on education, training and employment for underprivileged; school representative for Governor's Conference Activity.

WISCONSIN

SCHEVE, HELEN (Miss)

Supervisor of Home Economics, Wisconsin State Board for Vocational, Technical and Adult Education, Madison, Wisconsin

Worked with adult groups in developing programs in Urban Renewal areas in Kansas; assisted in developing programs for AFDC mothers in adult classes in Wisconsin; conducted workshops for low-income families.

APPENDIX B

STAFF, CONSULTANTS AND INSTITUTE GUESTS

A. STAFF

1. Project Directors:

PAOLUCCI, BEATRICE (Dr.)

Professor
Family and Child Sciences
College of Home Economics
Michigan State University
East Lansing, Michigan 48823

HAINES, PETER G. (Dr.)

Professor and Program Coordinator
Business and Distributive Teacher Education
College of Education
115 Erickson Hall
Michigan State University
East Lansing, Michigan 48823

2. Institute Director:

SHAFFER, CAROL W. (Dr.)

Associate Professor
Family and Child Sciences
College of Home Economics
Michigan State University
East Lansing, Michigan 48823

3. Curriculum Consultant:

WINNETT, WILLIAM (Dr.)

Professor
Business and Economic Education
School of Business
San Francisco State College
1600 Holloway Avenue
San Francisco, California 94132

4. Coordinator of Detroit Field Experiences:

BOYCE, J. H. M. (Mr.)

Chairman, Community Services
The Merrill-Palmer Institute of Human Development
and Family Life
71 East Ferry Avenue
Detroit, Michigan 48202

5. USOE Project Officer:

WILSON, JACK (Dr.)

Instructional Materials and Practices Branch
Division of Comprehensive and Vocational Research
Office of Education
U. S. Department of Health, Education and Welfare
Washington, D. C. 20202

6. Institute Coordinators:

SCHROEDER, BETTY (Miss)

Business and Distributive Education
115 Erickson Hall
Michigan State University
East Lansing, Michigan 48823

DUFOUR, FRANCE (Miss)

Family and Child Sciences
College of Home Economics
Michigan State University
East Lansing, Michigan 48823

7. Other:

POOL, PEGGY (Miss)

Audio-Visual Technician
Family and Child Sciences
College of Home Economics
Michigan State University
East Lansing, Michigan 48823

HAINES, LESLIE (Miss)

Student Assistant for Arrangements
College of Home Economics
Michigan State University
East Lansing, Michigan 48823

B. INSTITUTE CONSULTANTS

- BONNEN, JAMES (Dr.)
Professor of Agricultural Economics, Michigan
State University, East Lansing, Michigan
- BOYCE, J. H. M. (Mr.)
Chairman, Community Services, The Merrill-Palmer
Institute of Human Development and Family Life,
71 East Ferry Avenue, Detroit, Michigan
- CONVERSE, JEANNE (Mrs.)
Extension Home Economist, Branch County, Michigan
- ECHOLS, IVOR (Dr.)
The Merrill-Palmer Institute of Human Development
and Family Life, 71 East Ferry Avenue, Detroit,
Michigan
- EVERETT, ESTHER (Miss)
Associate Professor, Family and Child Sciences,
Michigan State University, East Lansing, Michigan
- GAYLOR, BARBARA (Miss)
State Supervisor of Home Economics Education,
Michigan Department of Education, Lansing,
Michigan
- KENNON, ROBERT (Mr.)
Consultant in Special Needs, Michigan Department of
Education, Division of Vocational Education, Lansing,
Michigan
- KLEIS, RUSSELL (Dr.)
Associate Professor of Continuing Education, College
of Education, Michigan State University, East Lansing,
Michigan
- LOHR, HELEN M. (Dr.)
Professor of Home Economics, Central Michigan University,
Mt. Pleasant, Michigan
- MATHIS, ELIZABETH (Mrs.)
Consumer Advisory Board of Marketing, St. Peter
Claver Community House, Detroit, Michigan
- MAZE, CLARENCE (Dr.)
Professor of Business Education, University of
Tennessee, Knoxville, Tennessee
- STEARNS, KARL (Mr.)
Consultant in Business and Office Education, Michigan
Department of Education, Division of Vocational
Education, Lansing, Michigan

WEHMANN, EDITH (Miss)
Specialist in Homemaker Services, Department of
Social Services, State of Michigan, Lansing, Michigan

WINNETT, WILLIAM (Dr.)
Professor of Business and Economic Education, San
Francisco State College, San Francisco, California

C. INSTITUTE GUESTS

AGEE, LEE M. (Mr.)
South-Western Publishing Company, Inc., Cincinnati,
Ohio

ALEXANDER, MARGARET (Dr.)
Head, Home Economics Education, U. S. Office of
Education, Department of Health, Education and Welfare,
Washington, D. C.

NIELSON, DUANE (Dr.)
Director, Educational Research Development Project,
U. S. Office of Education, Division of Adult and
Vocational Research, Department of Health, Education
and Welfare, Washington, D. C.

SABIN, WILLIAM (Mr.)
Editor-in-Chief, Office and Economic Education,
Gregg Division, McGraw-Hill Book Company, New York,
New York

APPENDIX C
INSTITUTE ADVISORY COMMITTEE

Members:

- ECHOLS, IVOR (Dr.)
The Merrill-Palmer Institute of Human Development
and Family Life, 71 East Ferry Avenue, Detroit,
Michigan
- EVERETT, ESTHER (Miss)
Associate Professor, Family and Child Sciences,
College of Home Economics, Michigan State University,
East Lansing, Michigan
- GAYLOR, BARBARA (Miss)
State Supervisor of Home Economics Education, Michigan
Department of Education, Division of Vocational
Education, Lansing, Michigan
- KENNON, ROBERT (Mr.)
Consultant in Special Needs, Michigan Department of
Education, Division of Vocational Education, Lansing,
Michigan
- KLEIS, RUSSELL (Dr.)
Professor of Adult Education, College of Education,
Michigan State University, East Lansing, Michigan
- KRUGER, DANIEL (Dr.)
Associate Director, School of Labor and Industrial
Relations, Michigan State University, East Lansing,
Michigan
- RALL, LEONARD (Dr.)
Professor of Economics, Department of Economics,
Michigan State University, East Lansing, Michigan
- STEARNS, KARL (Mr.)
Consultant in Business and Office Education, Michigan
Department of Education, Division of Vocational
Education, Lansing, Michigan
- WEIMANN, EDITH (Miss)
Specialist in Homemaker Services, Department of
Social Services, State of Michigan, Lansing, Michigan

APPENDIX D
INSTITUTE EVALUATION COMMITTEE¹

A. Chairman:

GRANBERG, GRACE (Mrs.)
Assistant Professor, Home Economics Education,
University of Washington, Seattle, Washington and
State Supervisor, Home Economics, State Department
of Vocational Education, Olympia, Washington

B. Members:

AHRENS, ROBERT V.
Associate Chairman - Business Division, Marketing
Madison Area Technical College, Madison, Wisconsin

WOOD, MERLE W.
Supervisor of Business Education, Oakland Unified
Schools, Oakland, California

COLLINS, GLEN S.
Consultant of Secondary Education and Director of
Manpower Training, Ogden City Schools, Ogden, Utah

WILSON, MADELINE L. (Mrs.)
Teacher of Home Economics, Board of Education of
Prince George County, Upper Marlboro, Maryland

LEWIS, EVELYN J. (Mrs.)
Assistant Coordinator, Adult Vocational Home Economics,
Broward County Board of Education, Fort Lauderdale,
Florida

BITTNER, ELLADEAN H. (Mrs.)
State Supervisor for Home Economics and Health,
State of Alaska, Division of Vocational Education,
Juneau, Alaska

HARZMANN, ROSEMARY M. (Miss)
Supervisor of Home Economics Education, State
Department of Education, Trenton, New Jersey

¹Composed of participants

CHENARD, ELAINE M. (Miss)

Head, Business Education Department, Leavitt High
School, Turner, Maine

NELSON, MERLENE E. (Miss)

Assistant Professor, Home Economics Education, Iowa
State University, Ames, Iowa.

SNELL, EDNELL M. (Dr.)

Associate Professor and Chairman, Home Economics
Education, University of New Mexico, Albuquerque,
New Mexico

MOORE, EVA E. (Mrs.)

Assistant Professor, Home Economics Education, North
Carolina A. and T. State University, Greensboro,
North Carolina

APPENDIX E

THE INSTITUTE PROGRAM

INSTITUTE IN
 "CONSUMER EDUCATION FOR DISADVANTAGED ADULTS"
 P R O G R A M

"THE DISADVANTAGED --WHO --WHERE -- THEIR PROBLEMS"

Sunday, July 27

7 - 9 p.m. ORIENTATION--RECEPTION

Welcome to Michigan State
 University -- Colleges of
 Home Economics and
 Education

Dr. Margaret Jacobson
 Chairman, Department
 of Family and Child
 Sciences

Arrangements for Institute

Goals and Program

Dr. Peter Haines and
 Dr. Carol Shaffer

Monday, July 28

8:30-9:15

Implications of Vocational
 Education Amendments for
 Education of the Disadvan-
 taged Adult

Mr. Robert Kennon
 Consultant, Special
 Needs, Michigan
 Department of Education

9:15-10:00

Discussion Groups of Six,
 arranged by Job Responsi-
 bility

Dr. William Winnett
 Curriculum Consultant

10:30-11:40

Presentation: Identification
 of Low-Income Consumer and
 Defining the Situation

Dr. Carol Shaffer
 Family and Child
 Sciences

12:40-2:00

Where Do the Consumer Issues
 Lie?

Dr. Beatrice Paolucci

2:30-4:00

Consumer Problems of the Rural
 Poor--Appalachia

Dr. Clarence Maze
 Professor of Business
 Education, University
 of Tennessee

Tuesday, July 29

8:30-9:45	Educational Strategies -- Orientation	Dr. William Winnett
10:00-11:40	How Does the Low-Income Consumer View his World?	Task Force Work
1:00-3:00	Film: "The Poor Pay More?" Discussion: What are the Problems of Low-Income Consumers?	Miss Esther Everett Family and Child Sciences
3:30-4:30	Examination of Instruc- tional Materials	Miss Peggy Pool

Wednesday, July 30

8:30-9:00	Plan for Detroit Field Experience	
9:10-10:00	Progress and Poverty: The People Left Behind	Dr. James Bonnen Professor, MSU, and formerly member of President's Rural Poverty Commission
10:30-11:40	Discussion Groups	
1:00-3:00	Strategies to be Employed by Vocational Education	Dr. William Winnett
3:00-5:00	Joint Session with Head Start Trainees	

Thursday, July 31 and
Friday, August 1

Field Experience -- Detroit Area	Coordinated by The Merrill-Palmer Institute Staff: Mr. J. H. M. Poyce Dr. Ivor Echols
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Monday, August 4

8:30-10:00	Discussion of Field Trip Experiences	Dr. Beatrice Paolucci and Dr. William Winnett
10:30-11:40	Reaching and Teaching the Disadvantaged Adult	Dr. Russell Kleis Associate Professor Continuing Education, MSU

Monday, August 4 (Continued)

12:40-2:30	Panel Discussion: Alerting Low Income Consumers to Community Resources	Discussion Leader: Miss Edith Wehmann Specialist in Homemaker Services, Department of Social Services, State of Michigan
2:45-5:00	Developing Educational Strategies	Dr. William Winnett

Tuesday, August 5

9:10-9:45	Consumers In Action	Mrs. Elizabeth Mathis Consumer Advisory Board of Marketing, St. Peter Claver Community House
10:00-11:40	Discussion	Institute Participants
1:00-4:00	Developing Educational Strategies	Dr. William Winnett and Consultants: Dr. Helen Lohr, Consultant, Professor of Home Economics, Central Michigan University, Mt. Pleasant, Michigan Miss Barbara Gaylor State Supervisor Home Economics Education Michigan Department of Education Dr. Peter Haines

Wednesday, August 6

8:30-10:00	Panel Presentation: "Action on the Home Front"	Moderator: Mrs. Jeanne Converse Branch County Extension Home Economist
10:30-11:40	Sharing of Participants' Prior Work with Consumers	Participants
1:00-4:00	Implementing Goals through Programs of Action Back Home	Participants Miss Barbara Gaylor

Thursday, August 7

Individual and small group experiences such as:
 Visit to Community Center in a Mexican-American
 section of Lansing and a guided tour of Instructional
 Resources Center, College of Education, MSU.

Friday, August 8

8:30-10:00

Summation and Challenge

Dr. Peter Haines
 Dr. William Winnett
 Dr. Beatrice Paolucci
 Dr. Carol Shaffer
 Miss Barbara Gaylor

10:30-12:00

Sharing of Plans for Imple-
 menting Vocational Education
 Amendments

Institute Participants

1:00-4:00

Evaluation

Participant Evaluation
 Committee



INSTITUTE IN CONSUMER EDUCATION FOR DISADVANTAGED ADULTS

Day - Date Sunday, July 27

Time	Place	Activity	Topic/ Type	Chairman	Personnel
7-9 p.m.	Williams Hall	ORIENTATION - RECEPTION a. Welcome to MSU on behalf of Colleges of Home Economics and Education b. Arrangements c. Goals and Program		Dr. Haines	Dr. Margaret Jacobson Chairman, Department of Family and Child Sciences Dr. Peter Haines and Dr. Carol Shaffer

Special Remarks * The Participant Evaluation Committee will hold its initial meeting with the staff

following the opening session.



INSTITUTE IN CONSUMER EDUCATION FOR DISADVANTAGED ADULTS

Day - Date Monday, July 28

Time	Place	Activity	Topic/ Type	Chairman	Personnel
8:30-9:15		Implications of Vocational Education Amendments for Education of the Disadvantaged Adult		Dr. Paolucci	Mr. Robert Kennon Consultant, Special Needs, Michigan Department of Education
9:15-10:00		Discussion Groups of Six, arranged by Job Responsibility			Dr. William Winnett Curriculum Consultant
10:30-11:40		Presentation: Identification of Low-Income Consumer and Defining the Situation			Dr. Carol Shaffer Family and Child Services
12:40-2:00		Where Do the Consumer Issues Lie?			Dr. Beatrice Paolucci Family and Child Services
2:30-4:00		Consumer Problems of the Rural Poor -- Appalachia		Dr. Paolucci	Dr. Clarence Maze Professor of Business Education, University of Tennessee

Special Remarks _____



INSTITUTE IN CONSUMER EDUCATION FOR DISADVANTAGED ADULTS

Day - Date Tuesday, July 29

Time	Place	Activity Topic/ Type	Chairman	Personnel
8:30-9:45		Educational Strategies -- Orientation	Dr. Paolucci	Dr. William Winnett
10:00-11:40		How Does the Low-Income Consumer View his World?	Dr. Paolucci	Task Force Work
1:00-3:00		Film: "The Poor Pay More?" Discussion: What are the Problems of Low-Income Consumers?	Dr. Paolucci	Miss Esther Everett Family and Child Sciences, MSU
3:30-4:30		Examination of Instructional Materials		Miss Peggy Pool

Special Remarks



INSTITUTE IN CONSUMER EDUCATION FOR DISADVANTAGED ADULTS

Day - Date Wednesday, July 30

Time	Place	Activity	Topic/ Type	Chairman	Personnel
8:30-9:00		Plan for Detroit Field Experience		Dr. Shaffer	Dr. James Bonnen Professor, MSU, and formerly member of President's Rural Poverty Commission
9:10-10:00		Progress and Poverty: The People Left Behind			
10:30-11:40		Discussion Groups		Dr. Shaffer	
1:00-3:00		Strategies to be employed by Vocational Education		Dr. Paolucci	Dr. William Minnett
3:00-5:00	Home Management House, Unit #2	Joint Session with Head Start Trainees		Dr. Shaffer	

Special Remarks



INSTITUTE IN CONSUMER EDUCATION FOR DISADVANTAGED ADULTS

Thursday, July 31 and

Day - Date Friday, August 1

Time	Place	Activity Topic/ Type	Chairman	Personnel
		Field Experience -- Detroit Area	Dr. Paolucci	Coordinated by The Merrill Palmer Institute Staff: Mr. J. H. M. Boyce Dr. Ivor Echols

Special Remarks



INSTITUTE IN CONSUMER EDUCATION FOR DISADVANTAGED ADULTS

Day - Date Monday, August 4

Time	Place	Activity Topic/ Type	Chairman	Personnel
8:30-10:00		Discussion of Field Trip Experiences		Dr. Beatrice Paolucci and Dr. William Winnett
10:30-11:40		Reaching and Teaching the Disadvantaged Adult	Dr. Shaffer	Dr. Russell Kleis Associate Professor, Continuing Education, Michigan State University
12:40-2:30		Panel Discussion: Alerting Low Income Consumers to Community Resources	Dr. Shaffer	Discussion Leader: Miss Edith Wehmann Specialist in Homemaker Services, Department of Social Services, State of Michigan
2:45-5:00		Developing Educational Strategies		Dr. William Winnett

Special Remarks * Evening -- (Optional) -- Examination of Instructional Materials -- Miss Peggy Pool



INSTITUTE IN CONSUMER EDUCATION FOR DISADVANTAGED ADULTS

Day - Date Tuesday, August 5

Time	Place	Activity	Topic/ Type	Chairman	Personnel
9:10-9:45		Consumers in Action		Dr. Paolucci	Mrs. Elizabeth Mathis Consumer Advisory Board of Marketing, St. Peter Claver Community House
10:00-11:40		Discussion: "How We Reach Those Who Need Us"		Dr. Paolucci	Institute Participants
1:00-4:00		Developing Educational Strategies		Dr. Winnett	Dr. William Winnett and Consultants: Dr. Helen Lohr Consultant, Professor of Home Economics, Central Michigan Univ., Mt. Pleasant, Michigan Miss Barbara Gaylor Consultant, Home Economics Education, Michigan Department of Education
					Dr. Peter Haines

Special Remarks * Barbecue for Participants, Staff and Guests at 5:30 p.m.



INSTITUTE IN CONSUMER EDUCATION FOR DISADVANTAGED ADULTS

Day - Date Wednesday, August 6

Time	Place	Activity Topic/ Type	Chairman	Personnel
8:30-10:00		Panel Presentation: "Action on the Home Front"	Dr. Shaffer	Moderator: Mrs. Jeanne Converse Branch County Extension Home Economist
10:30-11:40		Sharing of Participants' Prior Work with Consumers	Dr. Shaffer	Participants
1:00-4:00		Implementing Goals through Program of Action Back Home	Dr. Winnett	Participants Miss Barbara Gaylor

Special Remarks * Evening -- (Optional) -- Examination of Instructional Materials -- Miss Peggy Pool



Day - Date Thursday, August 7

Time	Place	Activity Topic/ Type	Chairman	Personnel
		SEE BELOW		

Special Remarks Individual and small group experiences such as: visit to Community Center in a Mexican-
American section of Lansing and a guided tour of the Instructional Resource Center in the MSU
College of Education.



INSTITUTE IN CONSUMER EDUCATION FOR DISADVANTAGED ADULTS

Day - Date Friday, August 8

Time	Place	Activity Topic/ Type	Chairman	Personnel
8:30-10:00		Summation and Challenge	Dr. Haines	Dr. Peter Haines Dr. William Winnett Dr. Beatrice Paolucci Miss Barbara Gaylor Dr. Carol Shaffer
10:30-12:00) 1:00-4:00)		Sharing of Plans for Implementing Vocational Education Amendments Evaluation	Dr. Winnett	Institute Participants Participant Evaluation Committee

Special Remarks

APPENDIX F

FORMS AND PROCEDURES

2. Present Employment:

Rank and Title: _____

Number of Years in Present Position: _____

Duties and Responsibilities: _____

(If in Teacher Education, approximate time during 12-month year devoted to Teaching, Research, and Service in the Professional Teacher Education Program: _____ %
time teaching content courses: _____ %.)

IV. Evidences of Scholarship

1. List any special experiences or projects related to "Disadvantaged Groups":
(e.g., Head Start, curriculum for work-study groups, etc.) _____

2. List any publications and research reports which you authored and/or participated
in the preparation of such reports within the last five years: _____

* * * *

What do you personally hope to gain from this particular Institute experience?

Date: _____ Signed: _____

Return to arrive no later than June 15, 1969, to:

Director, Research and Development Program
115 Erickson Hall
Michigan State University
East Lansing, Michigan 48823

(If you feel that additional information is necessary to clarify your responsibilities, present or future, as related to the focus of the Institute, please append an extra sheet.)



AN INSTITUTE IN
"CONSUMER EDUCATION FOR DISADVANTAGED ADULTS"*

(Sponsored by the U. S. Office of Education, Division of Comprehensive and Vocational Education Research, and the College of Home Economics and College of Education, Michigan State University.)

Date and Location:

The two-week Institute will convene daily from 8:30 a.m. to 4:00 p.m. Monday through Friday, July 28 to August 8, 1969, on campus in the College of Home Economics Building.

Eligibility:

Teacher educators, state supervisors, and local supervisors in business education and home economics. Those not in these categories may apply by accompanying their application with a letter of support from the state supervisor indicating their leadership capacity in enabling them to carry out the purposes of the Institute in effecting educational change.

Seminar Focus:

To assist business education and home economics in implementing Section 161 of the 1968 Amendments to the Vocational Education Act. The major concern is that of assisting business education and home economics teacher educators and supervisors in defining their emerging role in developing alternative strategies for facilitating consumer education programs for disadvantaged adults. The Institute will center on four major themes:

1. The culture of poverty -- becoming sensitive and aware of the dimensions of the problem
2. The disadvantaged consumer -- his perspective in an individual decision consumer situation
3. The disadvantaged consumer as perceived by the larger community -- social agencies, educational institutions, business enterprises
4. Strategies to be employed by vocational education -- planning, coordinating, staffing, and instruction of needed programs

The Staff:

Project Leaders: Dr. Beatrice Paolucci, Professor
Family and Child Sciences
Dr. Peter G. Haines, Professor
Business and Distributive Education
and Director, Research and Development Program
in Vocational-Technical Education

The Director of the Institute is Dr. Carol W. Shaffer, Associate Professor in the Department of Family and Child Sciences, College of Home Economics, MSU, where she has been teaching courses in financial management and

* Operated under contract with Bureau of Research, United States Office of Education (Project 9-0462)

consumer economics for five years. For two years she has served as an instructor in the Economics Department at MSU. Dr. Shaffer has also served as co-ordinator of five Workshops for Education in Family Finance.

The staff also includes special lecturers and consultants in the areas of business education and home economics curricula, special needs, etc.

How To Apply:

The contract with the U. S. Office of Education calls for 50 participants to be selected by an advisory council consisting of the institute staff and consultants in home economics, business education, and special needs section of the Michigan Department of Education. Applicants will be given priority in relation to their demonstrated past leadership, their potential for program influence, and geographic area to include national distribution, rural and ghetto populations, and type of teacher education institution. Individuals should request an application blank from the Director of the Institute.

Housing:

Participants may choose low-cost dormitory housing (approximately \$17 per week, double occupancy, or \$23 per week, single occupancy) or motor hotel or other accommodations near the University. Meal facilities are available in the Student Union and in public restaurants directly across from the College of Home Economics Building.

Credit, Academic:

Participants need not enroll for credit. Those wishing credit may apply for non-degree workshop admission status which does not require formal admission to a graduate program at MSU. They pay their own tuition and enroll for three graduate credits in Family and Child Science 813A, "Special Studies in Home Management," (an alternate credit may be arranged in Education 881, "Workshop in Education"). Participants who wish to use credit on graduate degree programs at MSU or elsewhere should make prior arrangements with their institutions. Tuition and fees for three graduate credits are: Michigan residents, \$68; out-of-state residents, \$129.

USOE Grant To Participants:

1. Stipend: Participants will be allowed a cost of living stipend of \$75 per week or a total of \$150 for the Institute. The stipend is payable the last day of the Institute.
2. Transportation: Participants will be reimbursed for round-trip air transportation, economy class, from the nearest airport. (A sum to a maximum of air economy may be authorized to cover costs of other forms of transportation.)

* * *

For application blanks, write or call: Miss Betty Schroeder
 Research and Development Program
 115 Erickson Hall
 Michigan State University
 East Lansing, Michigan 48823
 Telephone: AC 517 353-6450

APPLICATIONS MUST BE RETURNED BY JUNE 15, 1969

INSTITUTE IN "CONSUMER EDUCATION FOR DISADVANTAGED ADULTS"

FOLLOW-UP REPORTA. YOUR TEACHING:

- a. List below those courses, seminars and workshops for credit you are now teaching (or have taught since the Institute) relating to "Consumer Education for Disadvantaged Adults":

Name of Course, Seminar or Workshop	Number of Sections	Total Enrolled

- b. List below those courses, seminars and workshops for credit you are planning to teach or conduct in the future related to the Institute content:

Name of Course, Seminar or Workshop	Dates	Expected Enrollment	Name of Teacher/Director

B. PROFESSIONAL CONTRIBUTIONS:

- a. Presentations: Indicate below the presentations in person or in writing you have made before professional groups which related to the content of the Institute:

Type of Conference or Group	Total Audience

- b. Professional Articles and Papers Published: List below the professional articles, papers, etc., published which relate to "Consumer Education for Disadvantaged Adults":

Name of Article or Paper	In Process	Date of Publication	Source

C. PARTICIPATION IN OTHER ACTIVITIES:

Please describe various kinds of activities you have participated in, problems that have confronted you, etc., relating to "Consumer Education for Disadvantaged Adults" since your participation in the Institute:

D. As you now view the Institute two months later, what has seemed to be most worthwhile or useful to you? What has made an impact?

May we use all or part of this statement in the final report of the Institute without identifying you by name? Yes _____ No _____

E. What problems have you since run into which you feel should have received more attention?

Please return to:

Name _____

Position _____

Dr. Carol Shaffer
Department of Family and Child Sciences
College of Home Economics
Michigan State University
East Lansing, Michigan 48823

APPENDIX G

SELECTED INSTITUTE PAPERS

1. "TEACHERS FOR THE DISADVANTAGED"
.... W. L. Winnett
2. "PROGRESS AND POVERTY: THE PEOPLE LEFT BEHIND"
.....James T. Bonnen
3. "SPECIAL CONSUMER PROBLEMS OF LOW-INCOME FAMILIES"
.... David Caplovitz
4. "THE AMERICAN LOWER CLASS: A TYPOLOGICAL APPROACH"
.... S. M. Hiller
5. "MANAGERIAL DECISION PATTERNS"
.... Beatrice Paolucci
6. "ECONOMIC CONCEPTS RELEVANT TO CONSUMER EDUCATION"
... Carol Shaffer

INSTITUTE PAPER #1

"TEACHERS FOR THE DISADVANTAGED"

.... W. L. Winnett*

While the shortage of trained workers is increasing, a decreasing proportion of vocational education graduates is coming from the disadvantaged groups--the very groups which contribute the largest numbers to the unemployed. Within this dilemma rumbles the major challenge to vocational education today: the preparation of youth from disadvantaged environments for gainful employment.

A close friend and fellow teacher once responded to a perplexing situation with, "It is always difficult to know what you do not know." The perceptive and revealing quality of this concept lays bare the essence of the problem. What do we in education really know about the disadvantaged student?

Research provides indisputable evidence that the teacher, or the teacher-counselor combination, is the crucial factor in the education of youth from the socially or economically deprived areas. The typical teacher of today, however, is steeped in middle class values and culture. Considering his current way of life, his training in a middle-class home, what could have possibly contributed to his knowing the other-than-middle class student? What knowledge can he have of hopelessness honed from closed doors? What understanding can he have of motivation destroyed by crowded, rundown tenements? What appreciation can he have of attitudes developed through survival in the dark doorways and the teeming streets? One of the basic principles of learning tells us that education must begin with the learner. Can a typical teacher be expected to structure effective learning experiences for

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the disadvantaged student? Of course not! Teachers have not known what they did not know.

Basic Concepts for Teachers of the Disadvantaged

Several basic concepts seem paramount for the teacher of the disadvantaged.

Trust and respect the student. The disadvantaged student will respond to trust and respect even more eagerly than others. A lifetime of adverse experiences has made him skeptical, however, and the teacher must prove his sincerity. The deceptively difficult task is to prove it to the student. The teacher must know the signs which this student will accept as proof, and these signs are often quite different from those in the traditional middle class culture. Also the teacher must understand the need for frequent reassurance. He will be tested and retested, and each time he must respond with behavior which assures the disadvantaged students of his trust and respect.

Teach the student--not students. The need for individual attention pertains to all students. With disadvantaged youth, however, a greater variety of past experiences and a greater diversity of current forces (often coupled with poorly developed basic skills) work to create wide differences in initial needs as well as in rates of subsequent accomplishment. These needs are in addition to the demands for individual attention as a sign of respect. In other words, a teacher of the disadvantaged must truly teach the student--not students. Current advances in educational methodology are making this possible for the creative teacher.

Give student-oriented instruction. Vocational education properly considers job requirements as the final program objective. Job requirements should not be a major factor, however, in determining intermediate objectives or instructional methods. At all intermediate points, objectives and methods should be decided by the professional educator, using job requirements only as the ultimate guide. Employer requirements often differ from actual job requirements. Abilities and attitudes necessary for job success should determine program objectives, and employer requirements should be treated within this perspective.

Make subject matter relevant. The concept of a relevant curriculum has many aspects: Is it relevant to jobs today? to jobs tomorrow? to

subjects? to job requirements? to the student? Past experiences have given the disadvantaged student little reason to have faith in the school or its middle class teachers. His time in school is spent at a relatively high cost to him, and he is likely to rebel by dropping out, attending irregularly, or misbehaving when he does not see relevance.

Set behavioral objectives. Since learning is goal seeking, objectives must be known and accepted by the learner. As the student does the learning and the teacher evaluates it, then evaluation involves communication; and communication requires some kind of behavior, either verbal or physical. When the teacher describes acceptable or desired behavior in advance, he is setting a goal that has meaning to the student. With a better understanding of the behavior goal, the student is in a better position to see the relevance of the learning activities.

Adopt the zero reject standard. The medical profession is responsible for the health of the people, and teaching profession is responsible for their education. Neither is justified in selecting privileged individuals to receive its services and rejecting the remaining ones to die physically or mentally. The responsibility for successful performance applies from the original selection until dismissal or graduation; and either profession is guilty of malpractice whenever the responsibility is not carried out to the limits of available knowledge and resources.

What does this mean to the teacher working with disadvantaged youth? It means that the teacher, who directs the learning and established the goals (standards) of each class member, never records a failing mark: every student who finishes the course receives credit. It further means that a dropout (used here in the pure sense) represents the school's failure to diagnose student needs correctly.

Impossible? Not at all. In fact, knowing the student well enough to motivate him and structure appropriate learning experiences is the essence of teaching. To do these things to the limits of existing knowledge and resources makes teaching a profession. In

modern times the comprehensive high school, exploding technology, advancements in learning theory, increased knowledge from sociology, and other forces have combined to make the zero reject concept quite feasible.

Suggestions for In-Service Activities

If the middle-class teacher is not prepared to work effectively with the disadvantaged student, where will education find teachers for the inner city? There seem to be three possible solutions:

1. Recruit adult members of the community who know its conditions, culture, and value structure.
2. Make appropriate adjustments in preservice teacher education programs in order to develop the needed competencies.
3. Design in-service programs through which teachers may acquire the needed competencies.

Although currently proposed by certain groups, the first alternate is partially self-defeating. Experiment after experiment has shown that only a minority of those not prepared to teach ever become effective teachers, and only a small percentage of those are effective in their first year. Certainly, as stated in the second suggestion, preservice programs should be adjusted to meet these new demands. The problem is too immediate, however, to wait on this long-term solution.

The real solution is to design in-service programs for teachers to learn to know the disadvantaged student and the factors relevant to his educational development. Readings, films, lectures, and interviews should be a part of any program design, but these alone are not enough. Field experiences in the community are necessary to develop the true empathy needed for effective teaching.

The following list of clinical experiences may be helpful to individuals or groups who wish to develop and carry out a program to provide sociological insight concerning students from backgrounds different from theirs.

1. Units which require clinical experience either in the neighborhood or in a class where disadvantaged students are enrolled:

Conducting a conference with a disadvantaged youth and his parents.

Visiting community agencies to learn how to cooperate in raising the aspirations of disadvantaged youth.

Using role playing with disadvantaged students.

Converting the unique vocabulary of disadvantaged students.

Helping disadvantaged students learn to participate in office-related social functions.

Evaluating the training program of an out-of-school agency serving disadvantaged youth (ASPIRA, Urban League, Opportunities Industrialization Center, for example).

Visiting the receiving room of a city hospital.

Observing a neighborhood on a walking tour.

Accompanying a social worker during a home visit.

Comparative shopping in a deprived neighborhood and in a privileged area.

2. Units which require a study of the disadvantaged student or his environment but do not include firsthand experience with either:

Conducting a conference with the school nurse to discuss unique health problems of disadvantaged students.

Obtaining the reactions of a social worker to various methods of teaching disadvantaged youth.

Conducting a conference with an employer to discuss employment of disadvantaged students.

Developing an orientation plan for a new office education teacher in a ghetto school.

Developing a list of positive factors concerning individual disadvantaged students for news releases to school and city newspapers.

Planning a conference with other teachers to discuss in-school office experience for disadvantaged students.

Comparing job attitudes expected of disadvantaged youth with job attitudes commonly considered desirable.

Using the newspapers to obtain community information.

Teaching the disadvantaged is nothing more or less than good teaching. The same principles of good teaching apply. The difficult

but exciting portion is applying the principles to the specific group--
the coming to know. Teaching the disadvantaged is for teachers who
like to teach!

INSTITUTE PAPER #2

'PROGRESS AND POVERTY: THE PEOPLE LEFT BEHIND'

.... James T. Bonnen*

How do you explain poverty in an affluent society? Let me say it straight out. That more than 30 million Americans are poor is not massive evidence of personal failure or fault. Rather it is evidence of a failure in society, a fault of our social system, for which you and I are as much if not more responsible than are the poor. For me this has been knowledge hard earned. It probably is for most, since it cuts across the grain of our society's older agrarian values.

Leland Hazzard, former Vice President and presently a Director of the Pittsburgh Plate Glass Company, puts it succinctly in the current issue of the Harvard Business Review. He said, "There is a defect in our system . . . (and) we cannot ignore its consequences--the poor." He goes on to argue that, "Business must put up its leadership and skills to help the poor--or shut up while government fumbles."^{1/}

I agree. And, not just business, but the university, the church, the professions, all the institutions and individuals of this society. We all have a major stake in resolving this social affliction--this cancer of the body politic.

Americans cannot escape the knowledge that central city ghettos and great urban poverty exist. But until fairly recently there has been little consciousness of, and even less action on, the more than 40 percent of all the poor who live in small rural communities, in open countryside, and on farms far from the megalopolis.

^{1/} Leland Hazzard, "Business Must Put Up," Harvard Business Review, January-February, 1968, pp. 2-6.

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The President's National Advisory Commission on Rural Poverty was created, in part, because of this void. The Commission report, "The People Left Behind," was released in late 1967. It has contributed to a rising consciousness of the existence of rural poverty and its role as the seed bed of much urban poverty.

The Commission was comprised of 25 people from many walks of life. Since it was created by executive order alone, it contained no congressmen or senators nor any members of a Federal government agency. The Commission was chaired by Governor Edward T. Breathitt of Kentucky who was, with one exception, the only active professional politician on the Commission. This was an exceedingly diverse strong-minded group of lay people whose report, remarkably, was unanimous.^{2/}

The Commission began its one year of life by holding three sets of hearings across the country, the first in Tucson, the next in Memphis, and another in Washington, D. C. Testimony was heard from the poor, those who worked most directly with the poor in various private, state, and Federal programs, the clergy, communications, labor, business, agriculture, and many individuals and organizations from local communities who had knowledge of the problems of the rural poor.

Let me address myself here to four matters: (1) who are the poor? (2) the nature of poverty, (3) the changing structure of our society, and (4) I shall comment briefly on the Rural Poverty Commission's recommendations.

Who are the Poor?

Of the 34 million Americans who were classified by the Office of Economic Opportunity as poor in 1965, slightly over 40 percent or 14 million were rural residents. Of that 14 million, 10 million did not live on farms. And, due to occupational change and migration, the 4 million on farms is a rapidly declining group.^{3/}

^{2/} One member, a lawyer, did join a federal regulatory body during the Commission's life. There was no minority report and only a few memorandum of reservation.

^{3/} According to the 1968 Report of the Council of Economic Advisors, the number of farm families who were poor declined by two thirds between 1959 and 1966 with only 600,000 households remaining by 1966. See Table 21, page 143 of the report.

Thus, rural poverty is not a farm problem. We have been exporting farm poverty for decades and have reached the point that only a little over 10 percent of all poverty can be found on the farm. Obviously then, farm programs are not meaningful tools with which to combat rural poverty. In fact, they have little relevance even for the farm poor, for farm programs are designed so that most of the benefits go not to hired laborers and the smaller farmers, but to the largest producers-- who can hardly be classed as poor. We must end the political hypocrisy and self-delusion of claiming otherwise.

Table 1. The Poor, March 1965*

	Number of Poor (Millions)	Percent Distribution of Poor	Percent of Population that is Poor
Total	33.7	100	17.7
Rural	13.8	40.9	25.0
Farm	3.9	11.6	29.3
Nonfarm	9.9	29.4	23.6
Urban**	19.9	59.1	14.8
Metro	13.5	40.1	12.6
Suburbs	3.3	9.8	6.7
Central Cities	10.2	30.3	17.4
Small Cities***	6.4	19.0	23.6

*The People Left Behind, Report of the President's National Advisory Commission on Rural Poverty, p. 3.

**Places of 2,500 persons or larger.

***Places of from 2,500 to 50,000 persons.

Three fourths of all the urban poor live in the central cities of large metropolitan areas. Ten million poor, 30 percent of all the poor, live in central cities. Thus, 60 percent of all the poor in the U. S. are found in two large residence groups, the 10 million in central cities and the nearly 10 million in rural nonfarm areas.

The incidence of poverty, i.e., the percent of the population that is poor is greatest in the rural population. This is followed very closely by the incidence of poverty, not in the central cities as one might expect, but in the smaller cities of less than metropolitan size (2,500 to 50,000 people).

Among families the highest incidence of poverty, rural and urban, is found in those households headed by nonwhites, by females, and by the aged. In 1966, 70 percent of all the families headed by nonwhite females over 65 were poor. Thirty-eight percent of all nonwhite families were poor, 15 percent of all white households.

However, over 80 percent of all poor families in the U. S. in 1966 were white. Despite the intensity of the problems of poverty among Negroes, the vast majority of the poor are white. There are many ethnic and minority groups with great poverty problems, not only the Negro, but the Mexican-American, Puerto Rican, the Appalachian hillbilly, and the American Indian and many smaller groups. No more intense poverty, no greater public shame can be found than in the condition of the American Indian. Nevertheless, the largest part of the poor cannot be identified with any ethnic or minority groups--they are white Americans and like the others, they are poor.

Thus, what can we say about who the poor are? Despite popular misconceptions,

- 1) The poor are not just Negro, they are, in fact mostly, Caucasians--and are ethnically as diverse as is America itself.
- 2) The poor are to be found not only in central city ghettos. There exists a rural poverty of greater intensity and of greater numbers.
- 3) Rural poverty is not a farm problem.

The Nature of Poverty

Pat Moynihan keeps complaining that he cannot seem to get across to people that "poverty is not having enough money." But this immediately suggests the question, "enough money for what?" Already in this question we are speaking of poverty as relative. There is some implied minimum standard of comparison.

Many of today's poor live at higher levels of material welfare than did many of our grandfathers and great grandfathers. Despite the use of this fact to becloud the issues, this is not the relevant comparison, for we no longer live in grandfather's society with its vastly lower levels of material well-being. Its agrarian economic and social organization and values. The relevant comparison and standard must be

found--by each generation--within its own time, social organization, and values.

The poor are not just people without money. There is more to it than that. Poverty has not only a material, but a psychic, basis. When everyone is and has been poor, there is no sense of deprivation or failure. When some prosper and develop their human capacities while others do not, a great psychic malaise sets in.

In the 19th century and earlier the poor frequently lived in great cultural and social isolation from the broader society. In the 20th century, the interpenetration and shrinkage of social space begun by radio and newer forms of transportation has been completed by TV. The television particularly presents to the deepest denizen of any ghetto, urban or rural, a window into the world. It puts on display all of the material tinsel of the American middle class way of life. It changes the poor's view of the world and of their role in that world. It whets their appetite for the artifacts of the good life while simultaneously confronting them with the deprivation of their own way of life.

When a consciousness of deprivation prevails for years in the same community, individual self-confidence and ego collapse and an expectation of failure, a self-hatred and general hopelessness become endemic. Add racial discrimination and repeatedly broken public and private promises to right social wrongs and you have rising levels of individual and community bitterness, frustration, and desperation. Violence is an irrational but logical release.

When physical and psychic deprivation both prevail for decades there often results a "culture of poverty"--the intergenerational transfer of hopelessness and expectation of failure. This is a distinct culture with self-fulfilling expectations and behavior. It was described vividly by the Reverend A. J. McKnight in testifying before the President's Rural Poverty Commission in Memphis. Father McKnight said:

"Many of these underdeveloped people have developed a culture of poverty. They have been crushed psychologically and brainwashed by the system now trying to help them. Not only are they helpless, apathetic, and listless, but their ambitions have been stifled, their spirit killed, and their whole personality suffused with despair, emptiness, and

hostility, and to repeat, I guess, something that you have heard already, the hard core poor are not just middle class people without money.

There is a cultural chasm between the middle class and the lower class. The poor think differently; they have a different sense of values. Just to mention a few examples: take the concept of education. To the middle class, it stands for the road to better things for one's children, and one's self. To the poor it is an obstacle course to be surmounted until the children can go to work. The concept of 'society' to the middle class stands for the pattern one conforms to in the interest of security and being popular. To the poor it is 'the man,' an enemy to be resisted and suspected. The concept 'future' to the middle class means a rosy horizon. To the poor it is nonexistent; there is no such thing as a future. The concept 'money' to the middle class means a resource to be cautiously spent and saved for future. To the poor it is something to be used now before it disappears.

The poor tend to be fatalistic and pessimistic because for them there is no future. Everything is today. They do not postpone satisfaction. When pleasure is available, they tend to take it immediately. They do not save, because for them there is no tomorrow.

The smug theorist of the middle class would probably deplore this as showing a lack of traditional American virtues. Actually, it is the logical and natural reaction of a people living without hope, without a future."

Rural or urban, the culture of poverty is a cancer in the body politic, a drag on the economy, and a source of social disorder. It has been feeding its poisons from rural into urban life through the migration of a million people a year over the last 25 years.^{4/} This is the largest voluntary migration in history and a very substantial part of these people are poor.

The reason for an immense migration of rural poor is easily seen. As bad as life in the central city ghetto is, it is still more attractive, holds more opportunities for the poor than does rural life. The poor tell you so, themselves. The more you are able to solve urban ghetto problems, the more attractive the urban environment becomes and

^{4/}The annual rate is well below a million today and slowly declining.

the greater is the pull exerted on the rural poor to migrate. Thus, rural and urban poverty are not two problems but only one. They are linked indissolubly by a massive migration stream. They must be solved as one problem.

To date we have as a nation done very little about rural poverty. The time has come to face the fact that we must act on the poverty in rural life or we shall likely never even solve the problem of poverty in urban life.

We must, in fact, act as a nation, not just city by city or state by state. The experience of Detroit is instructive. After the tragic riots of last July a prestigious New Detroit Committee of influential citizens was formed to help rebuild Detroit and to create jobs for the hard core poor. These gentlemen have worked hard with local business. About 55,000 new jobs have been created since last August, half of which went to Negroes. At least 15,000 went to hard core poor. Yet unemployment has risen from 30,000 to 31,000. Their efforts have been swamped by an influx of jobless from surrounding cities and states. Detroit cannot solve the nation's unemployment problem alone. We must act as a nation, the action must be massive, not token, and we must act now.

Changing Structure of Rural Community

Why do we have so much poverty in rural life? Partly it is racial discrimination--against Negroes, Mexican-Americans, Indians, and other ethnic groups. These destructive prejudices are endemic in rural life. Partly it lies in two other things: the changing scale and nature of community in a modern industrial society, and the massive technological change in the industries that historically have supported traditional rural culture.

Professor Karl Fox of Iowa State argues that the minimum efficient size of community has increased by a factor of 100 since the early 1900's.^{5/} This is the result mostly of a revolution in the technologies of communication and transportation upon which

^{5/} Karl A. Fox, "Change and Interest Adjustments: A Metamorphosis of Rural America." Implications of Structural and Market Changes on Marketing Research, The Economic and Agricultural Adjustment Center, Iowa State University Press, Ames, Iowa, April, 1967.

organization depends. The supreme characteristic of industrialization and technological change is an intense specialization of organization, function, and decision making. The many functional areas of community decision making that were once well knit together in every community have now been pulled apart into highly-specialized, vertically-organized, national decision-making systems for highways, housing, education, health, welfare, and so on. Decisions about highways are made without thought for effects on educational systems or housing. Only highway problems are considered--all other problems belong to someone else. Worse yet no longer can decisions about the financing, design, and location of roads for a community be made entirely within the community. Rather many decisions are made in state organizations and indeed in the federal agency which now channels vast funds into national road building. The same is true in varying degrees of all areas of community decision. The local community has, as a result, ceased to be the master in its own house of those decisions that determine its future. The locus of decision has, in good part, moved from the local community to higher aggregates of society. As a result of specialization, communities, both urban and rural, have been pulled to pieces in this society, making the process of community problem solving intensely difficult and often impossible.

Simultaneously, the economic base of rural life has been totally transformed by massive technological change in its characteristic industries. Traditional rural cultures have been supported almost exclusively by agriculture, forestry, and mining. In all of these industries since World War I, technological change while increasing productivity has destroyed rural employment potential to the extent that there has been an absolute decline in employment in all three industries. New jobs were created but for different skills and usually in urban communities. This would have resulted in problems enough even if the rural population had remained at turn of the century levels. However, the high birth rate of the rural population has led to a continued natural increase in population, many of which must migrate or live without a real means of livelihood outside of the economy and really outside of society.

Thus, even the sleepy, technologically backward little Mexican-American towns on the southern U.S. border, the bucolic communities of the northern lake states and the near 18th century culture of Appalachia have suddenly been disrupted. Even those who desire to go on in the life styles of their traditional culture, who have no ambition for a "better life" find this is no longer feasible. Migration and intense social misery have been the consequence in these traditional cultures.

This, however, is not the end of the difficulty for rural community life. Those who have successfully adjusted to higher levels of productivity and new forms of employment now often commute to urban environments or are involved with urban institutions. This is true even of the successful commercial farmer. The materially successful of rural life now own most of the artifacts of middle class American life and have acquired an urban life style. As a consequence, they desire the same goods and services as urban people. Thus, there has been a great increase in expectations among rural people who have the material well-being necessary to urban life styles. They expect a more varied and higher quality performance of the public and private institutions of rural life.

With their generally inadequate financial and organizational base, local rural communities usually fail to satisfy these needs in education, health, welfare, housing, and so on. By any reasonable standard, the institutions of rural life are inferior to those of urban life. It is directly evident in the lower quality of rural health, educational achievement, housing, and cultural attainment. Local rural government has not the resources or organization to satisfy the public needs of the economically successful who exercise the political power of rural life. It is not so surprising then that it does almost nothing for the rural poor.

The rural poor, even more clearly than the urban poor, are the castoffs of society. In the process of transforming our society, in creating our economic growth, the poor, the uneducated, the ill, the handicapped, the low skilled and unemployable of society are "cast into outer darkness"--extruded from the society and the economy as so much waste material. These are the people who have been left

behind in the great progress of American life. What has happened to these human beings constitutes a major unrecognized cost of this "progress." We must change the rules of our social system so that we do not make progress at the expense of the misery of millions of Americans.

Report of the Commission on Rural Poverty

Whenever you suggest action to alleviate rural poverty, certain questions are invariably raised.

"Why do we have any public responsibility when the problems these people have are all their own fault, anyway?" I believe I have already met this argument, but let me add a comment. If I may quote Leland Hazzard again, "There is a lingering puritanism in America which still whispers that poverty, even disease, distress, disorientation, and maladjustment to the social norms--that all these are the fault of those who suffer the malady." The early Calvinist would argue that they were just the outward signs of a lack of inner grace. How utterly fatuous in a modern industrial society with its specialized and complex social organization! The social consequence of the Neanderthal puritan attitude used to be only individual human misery. Today, the consequence is rising protest, disorder, and a major unsolved social problem. But this unconstructive attitude is endemic and has unfortunate consequences for public policy.

A related matter is the fact that years ago poverty was scattered over the landscape. It was easy to ignore for there were few concentrations. Today, in urban America, the poor are concentrated and, in many cases, organized and vocal--not organized as the poor, but organized in various forms to reflect and protest their intense ghetto problems. The 14 million rural poor are still scattered, unorganized, and generally not vocal. Particularly, the low income white that constitutes the majority of the rural as well as urban poor, are unorganized and lacking a public voice. The pragmatic American political system of greasing only the squeaking wheel has unfortunate consequences today. It is putting out a message that says, "organize, protest, resort to violence if you wish to effect the public policy." This is, indeed, a tragic message.

Those who suggest that we refuse to reward violence by doing nothing about the cause are responding as foolishly as those who resort to violence. They are equally fools. We must act to solve these problems immediately, and we must do it for all who share this affliction.

One is also asked, "Do something about rural poverty? Don't we have farm programs for that?" As I have already indicated, the rural poor are not primarily farmers. Besides, farm program benefits go to the affluent, not the poor. Farm programs are a relic from an older era and have absolutely no relevance for the problems of poverty.

One also hears, often from eminent people, the suggestion that we move people back to the land. But poverty and related social problems simply cannot wait for a decentralization of American industry. The other form of this suggestion is to let them live in a subsistence agriculture. What a cruel social hoax! Many of these people have just escaped from such an environment. If you will talk to the poor, you will learn that they do not want land. They want respect as individual human beings. They want justice. They want economic opportunity. They want political power--some control over their future, something they do not now have.

One is also asked, "What about our welfare programs? Aren't they taking care of this situation?" Yes, we have welfare programs, but they are in a tragic condition. They were designed to give the needy a pittance so that society might go about its business as usual. They treat not the problem, but a few superficial symptoms. We would probably be in worse shape without them, but the welfare programs are in tragic condition. For example, the ADC program--aid to dependent children--actually destroys families. A "man in the house rule" frequently prevents any public aid as long as an adult male lives in the house. So the father who cannot find employment is forced to leave his family so that they may eat. The destruction of the Negro family begun by slavery is being completed by welfare program rules. Congress, in its great wisdom a year ago, put a limit on the number of children that they would support in any case, thus adding to this program's capacity for cruelty.

The welfare system destroys all incentive to work. It taxes away from the recipient every dollar she earns as long as she is on welfare. The Commission heard case after case of heroic women trying to hold a home together on welfare who desperately wanted to work in order to retain their own self-respect and to do more for their children. We had one woman testify in Memphis who had given up the welfare program to get MDTA job training. After finishing MDTA, despite all efforts, she could not find a job. She had been trained for a job that did not exist--at least for a Negro. She was repaid for her effort to earn a living by loss of all income for months while she struggled with "red tape" to reestablish her eligibility for welfare again. This woman, like many others, is desperately trying to provide a better life for her children than she had herself. I could give you endless examples from Commission testimony of how very admirable motivations are frustrated by the design of programs, by lack of resources, by the environment, and indeed, by the natural behavior of human beings. For example, this same woman told us:

"My son right now, he is going to school and he can get free lunches, but he don't want them, because he feels that his playmates are going to say that he has to accept free lunches, and I can understand it, but I can't make him, you know. I tell him, 'You get free lunches. Eat them, or don't eat all day.' He won't go in there and get a free lunch because he is thinking about what his little buddies will say. Children are like that..."

What do we say to this woman?

The Rural Poverty Commission made many recommendations about the problems of the poor. Let me suggest only the four most important general areas.

- (1) We must end racial discrimination. In access to opportunity in this society, in the administration of programs, we must end all discrimination by race and by residence. Racial hatred and discrimination is a malignant disease of white society which the President's Commission on Civil Disorder identifies as the major source of disorders driving this nation into two separate but unequal societies.

- (2) We must embark on sound programs of income support and income maintenance, and we must modify the welfare programs. Let me indicate some important parts of this.
- a. We must set national minimum income standards for welfare, thus making aid to dependent children benefits the same in terms of real value in every state in the union. I don't believe that a child in Minnesota is worth four times one in Mississippi.
 - b. We must set a tax of no more than 50 percent on the poor. We now tax them 100 percent on their earned income if they are beneficiaries of the welfare program. After all, we only tax the very richest at about a 50 percent rate, why should we tax the poor more?
 - c. The earnings of children of families that are on welfare must be exempt.
 - d. Though it is probably the most practical approach, this nation is not likely soon to enact any minimum income guarantee. Until this is possible, the Commission recommended a system of low income subsidies for food, health, housing, and clothing--the essentials of life.
 - e. The Commission expressed itself strongly that if we are to have a minimum wage, that there must be no exemptions. Minimum wage legislation that exempts some occupations or employment causes the lowest productivity people, the so-called unemployables, to be pushed into uncovered employment areas to their detriment and that of the uncovered industry. The Commission also concluded that with the minimum wage went a public obligation for the government to stand ready to employ at the minimum wage or better all persons who cannot get a job who are willing and able to work.
- (3) The third general area in which the Commission made recommendations was that of resource development where a series of recommendations were made which focused on the improvement of the capacity of rural society for resource development--particularly as it touches the poor.

- (4) Finally, the Commission concerned itself with planning the use of space for economic activity and the organization of Federal, state, and local government for growth. The Commission concluded that it was an error to isolate depressed areas as development regions when these areas did not contain the resources and capacity for sustained growth. The Commission recommended very strongly that all depressed areas be linked to growth areas in defining development areas for planning national growth. It recommended the delineation of development regions for the entire United States. It suggested that these regions be formed into multi-county area development districts and, that each development district include a viable growth center. Where growth centers did not exist, the U.S. was to concentrate social investment to create such growth points. It also recommended that all state and federal agencies reorganize their regional and district office structure to coincide with the development regions and areas. As things stand now, the organizational confusion of jurisdictions is incredible. If we are ever to revitalize the complementary role of state and local governments as decision units in our federal system, something like this must be done.

These are the highlights of the Commission's recommendations.

The problem we face today in eliminating poverty is quite different from that of the 1930's. Much of the poverty of the Great Depression was due to the business cycle, a massive decline in economic activity that left vast numbers of people unemployed, but who in a healthy economy were quite employable. Today our most pressing problems are structural or hard core poor--people who lack many of the assets for productive employment and for a good life. They were there during the 1930's. We never did anything about them. They are here now in larger numbers, and unless we do something fundamental about the environment of the hard core poor, there will be an even larger number in the decades ahead. This problem will

not go away. We must face it. And, the sooner we face it, the less it is going to cost us in money and societal scar tissue. Now don't misunderstand me. The total number of poor by practically any definition are still declining with each increase in economic activity. However, what we are faced with increasingly now is the hard core poor who have been there all along and for whom we have done almost literally nothing. These are the castoffs of society--the people left behind. It is time to act--now.

INSTITUTE PAPER #3

"SPECIAL CONSUMER PROBLEMS OF LOW-INCOME FAMILIES"

.... David Caplovitz*

The President's "war on poverty" has turned the nation's attention to the plight of the poor in our affluent society. We hear much today about the causes of poverty, the reasons why substantial numbers of the population are unable to earn a decent living. Much less attention, however, has been given to how the poor spend what little money they do have: Until recently, little attention was given to the poor as consumers, that is, people making major buying decisions in the marketplace. This neglect followed from the reasonable, even though mistaken assumption that since the poor had little money to spend, they could not possibly be consumers of costly merchandise.

That the poor are consumers of expensive commodities so that it is meaningful to talk about their problems as consumers, is closely related to that rapidly expanding American institution, the installment plan. Through the mass media, Americans in all walks of life are bombarded with messages to buy now and pay later. "Easy payments" and "no-money-down" are the slogans luring even the poor into the marketplace.

Among the first to become aware of the problems encountered by low-income consumers were the social workers. In the course of coping with the traditional problems of their clients, the social workers came to learn about a new kind of problem of the poor: their hopeless entanglement in installment debt.

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Three Settlement Houses in New York City became so alarmed by the troubles that their neighbors were having as consumers, that they became convinced that little could be done to improve the lot of these families until something was done about their consumer problems. In 1960 these settlements sponsored a survey of the consumption patterns of their neighbors as a prelude to the development of a program of action. The results of that survey have since been published in a book entitled, The Poor Pay More.

At the risk of boring some of you who may have read this book, I would like to spend the first part of this talk describing the main findings of the study in New York. Following this review of the study, I will consider some of the gaps in our knowledge of low-income consumers--questions left unanswered by the New York study which should be considered in further research efforts. Finally, I will try to address myself to the question that is probably foremost in the minds of many of you here today, and that is, what can be done about the problems of low-income consumers? What programs of action seem at this point to be most fruitful?

The Survey of Low-Income Consumers

The research in New York was based primarily on structured interviews with a representative sample of 464 families living in four low-income housing projects near the sponsoring settlements. Two of these projects were located on the Lower East Side of Manhattan, and two in the East Harlem section. Although most of our attention was given to the consumers, we did not ignore the merchants. More informal interviews were conducted with some of the many merchants of furniture and appliances in these neighborhoods in order to learn their views of the marketing situation.

The median income of the families we interviewed was about \$3,300 in 1960, the year of the study. Some 15 percent were receiving welfare assistance. These families exhibited many of the characteristics associated with poverty. Most of the families were members of racial or ethnic minorities: 45 percent were Puerto Rican, 30 percent Negro and 25 percent white, exclusive of Puerto Ricans.

Relatively few, only 17 percent, were natives of the city. The rest were migrants, generally from the South or from Puerto Rico. Their educational level was quite low. Only 17 percent of the family heads had completed high school and about half did not continue their education beyond grade school. The families had two characteristics which previous studies had shown are closely associated with consumer activity: they were in the early stages of the life cycle and they were relatively large in size. More than half of the family heads were under 40 years of age. And some 40 percent of the families had five or more members.

Their place of origin, their ethnicity, their low educational level, all suggest that these consumers are products of more traditionalistic cultures, poorly trained in the ways of urban, bureaucratic society. As we shall see, this fact underlies many of their problems as consumers.

In summarizing the main findings of the survey, I will first describe the consumer practices we found to be characteristic of the families. I will then try to give you a picture of the special marketing system that has evolved in the low-income sections of our cities in response to the distinctive needs of these consumers and the merchants who provide them with the goods they want.

Consumer Practices of the Poor

In spite of their poor economic position and poor credit status, most of the families were active as consumers of major durables. For example:

- Ninety-five percent owned at least one television set (five percent owned more than one).
- More than three in every five owned a phonograph.
- More than two in every five owned a sewing machine.
- More than two in every five owned an automatic washing machine.
- More than a quarter owned a vacuum cleaner.
- One in every seven families owned an automobile.

Most of the families had moved into public housing during the five-year period preceding the study, and most of them had bought a good deal of furniture in that period. The typical family bought sets of furniture for at least two rooms when it moved into the project and had spent approximately \$500. Some 16 percent had paid more than \$1,000 for furniture bought at the time of the move. The overwhelming majority of these families purchased new rather than used durable goods. Eighty percent, for example, bought only new furniture; another eight percent bought mainly new furniture, leaving only 12 percent who bought wholly or primarily used furniture.

The prices they paid for appliances were quite high. Forty percent paid more than \$300 for their TV set and 13 percent paid more than \$500. A number of families owned expensive combination television and phonograph sets and one family reported paying \$900 for such an appliance.

It is not surprising that these relatively large families with incomes averaging only \$3,300 relied heavily on installment credit when making such expensive purchases. Approximately two-thirds of the appliances owned by the families were bought on credit and 80 percent had used credit to buy at least some of their major durables.

This dependence on credit accounts, in part, for another fact about their consumer habits, their narrow scope of shopping. Hardly any shopped for major durables in the downtown department stores and discount houses. They went instead to the local stores and to appliance chain stores that advertise "easy credit" plans.

Symbolic of their narrow shopping scope is a consumer practice that we found to be quite frequent in the sample, buying from door-to-door peddlers, the men with the traditional slogan of "a dollar down, a dollar a week." These "customer peddlers," as they are called, were prevalent several generations ago when large numbers of European immigrants were arriving in this country and they are again thriving today, finding customers among the more recent migrants from the rural South and Puerto Rico.

Fully half the families we interviewed had made at least one credit purchase from these door-to-door salesmen, and more than a third had made repeated purchases. Most families regretted buying

this way when they discovered they were paying exorbitant prices. But some, approximately 20 percent, have had rather continuous relationships with peddlers, whom they have come to regard as almost a friend. The peddler serves as a purchasing agent for these families, getting them practically anything they need. Unlike most of the local merchants and the more bureaucratic stores that offer credit, most of the peddlers do not use installment contracts. The exceptions are outdoor salesmen for large firms specializing in a particular commodity such as encyclopedias or pots and pans. These men are not interested in building up a clientele. Once the contract is signed, this kind of salesman gives the customer a coupon book with instructions for mailing monthly payments, and then he disappears. But the more usual peddler is the man in business for himself, hoping to establish permanent relationships with his customers. His credit is of a more traditional kind. When payments are late or are less than the specified amount, he does not add on service charges. This flexibility is appreciated by the customers and explains why some continue to buy from peddlers even though they know they pay more than they would at a store.

In view of the large amount of credit buying in this group, it comes as no surprise that the majority, more than 60 percent, had outstanding consumer debts. Their precarious financial position is indicated by the fact that most had no savings at all to back up their debts. Only 27 percent had at least \$100 in savings.

Consumer Problems

Their lack of shopping sophistication and their vulnerability to "easy credit" would suggest that many low-income families encounter serious difficulties as consumers. The study found this to be true. One in every five had experienced legal pressures because of missed payments. Their goods were repossessed, their salaries were garnisheed or they were threatened with garnishments. Many of the families in this position had heavy credit obligations that reached crisis proportions when their income was suddenly reduced through illness or unemployment. The following account given by a 27-year-old Negro husband is typical:

"I first bought a bedroom set. I still owed money on it when I wanted a living room set. I went back to the store and bought the living room set on credit. At that time I was working and making good money. That was two years ago. Six months ago I got sick and stopped working. And so I couldn't pay anymore. ...When I got sick, I still owed \$288. Last week they sent a summons saying I have to pay \$440, not \$288. We have to pay, but what I'm going to do is pay the \$288, not the \$440.

Like many of these consumers, this young man did not understand that he is liable for the interest on his debt as well as court costs and legal fees.

Inability to maintain payments was not the only problem these consumers encountered. The merchant's failure to live up to his obligations created difficulties for a much larger proportion, some 40 percent. This group includes families who were seduced by "bait advertising" and high-pressure salesmen into buying much more expensive merchandise than they had intended, families who were given erroneous information about the costs of their purchases, and families who were sold as new, merchandise that had been reconditioned.

The many incidents of "bait advertising" uncovered in the study can be illustrated by this typical experience of a 26-year-old Negro housewife:

I saw a TV ad for a \$29 sewing machine, so I wrote to the company and they sent down a salesman who demonstrated it for me. It shook the whole house, but I wanted to buy it anyway. But he kept saying it would disturb the neighbors by being so noisy and he went out into the hall and brought in another model costing \$185. . . . I actually had to pay \$220. He promised if I paid within a certain amount of time I would get \$35 back. But since my husband was out of work, we couldn't pay within the time period, so I didn't get the refund...I was taken in by the high-pressure sales talk.

It should be noted that these high pressure techniques often result in converting cash customers into credit customers. People who have every intention of paying cash when they answer the ad for the cheaper item suddenly find themselves buying much more expensive merchandise on credit.

These two kinds of problems, legal difficulties resulting from missed payments and exploitation by merchants, are not always independent of each other. Some families capable of maintaining payments stopped paying when they discovered that they had been cheated. But instead of gaining retribution, they were more often than not subjected to legal sanctions brought upon them by the merchant. This process can be seen in the experience of a 28-year-old Puerto Rican man:

"I bought a set of pots and pans from a door-to-door salesman. They were of very poor quality and I wanted to give them back but they wouldn't take them. I stopped paying and told them to change them or take them back. I refused to pay....They started bothering me at every job I had. Then they wrote to my current job and my boss is taking \$6 weekly from my pay and sending it to pay this."

It is not clear from his account whether he had lost some of his previous jobs because of the efforts to garnishee his salary; this does happen with some frequency. Many employers simply will not be bothered with garnishments and do not hesitate to fire workers whose salaries are attached.

As the previous incident suggests, the laws regulating installment sales unwittingly act in favor of the merchants, simply because these traditionalistic consumers have little understanding of their legal rights and how to exercise them. By taking matters into their own hands and stopping payments on faulty merchandise, they only bring additional troubles upon themselves.

There is another aspect to this unwitting bias of the legal structure. The merchants who offer "easy credit" have the legal right to sell their contracts at a discount to a finance company. Many low-income consumers do not understand this procedure. When they get letters instructing them to make payments to a finance company, they mistakenly believe that the merchant has gone out of business and assume that nothing can be done about their problem. The practice of selling contracts to credit agencies thus often has the consequence of absolving the merchant of his responsibilities to the consumer, not because the law gives him this right, but because the consumer does not understand what has happened.

In keeping with their inadequacies as consumers in a bureaucratic society, most of these families had no idea what they could do about their financial problems. When asked directly where they would go for help if they found themselves being cheated by a merchant, some 64 percent said they did not know. They could not name any of the community agencies equipped to deal with these problems, such as the Legal Aid Society, the State Banking and Finance Department, the Small Claims Court, or the Better Business Bureau. The Better Business Bureau was the agency most often cited by the minority who had some idea where they could go for professional help.

In presenting this picture of buying patterns among low-income families, I have said nothing about variations within this group. These consumers are by no means of a piece. Their shopping practices are affected by various social characteristics apart from income. For example, the most active consumers, those who rely most on credit, and those who experience the most consumer problems tend to be the Puerto Ricans and Negroes rather than the whites, the relatively large families in each ethnic group and young families. The education of the household head is closely associated with scope of shopping and knowledge of community agencies. In contrast to the majority who did not finish high school, the minority who did complete high school were much more likely to shop in the large downtown stores and were much more aware of sources of professional help for consumer problems.

The Low-Income Marketing System

Looking at the marketing relationship from the side of the merchant, we can ask: how is it possible for the many furniture and appliance stores located in lower class neighborhoods to extend credit to these relatively poor risks?

One way in which the merchants protect themselves is to have unusually high markups on their merchandise. In this special system of sales-and-credit, cheap goods are sold at prices that in the larger marketplace are commanded by high quality merchandise. In East Harlem, one of the areas studied, the merchants use a number system to price their goods, referring to "one number," "two number" and "three number" items. Each number stands for a 100 percent markup

over the wholesale price. For example, a TV set that costs the merchant \$100 and is sold for \$300 is a "two number" item. According to a former bookkeeper in such a store, the merchandise in East Harlem is never sold for less than one number and often for more. Another sign of an unusual pricing system in these stores is the absence of price tags, signifying that prices are not standardized; there are hardly any "one price" stores in low-income neighborhoods.

But the high markup does not in itself insure that the business will be profitable. No matter what he charges the merchant can stay in business only if he receives payments from his customers. The assumptions of any credit system--the customer's intention and ability to pay--cannot be taken for granted in this market.

To some extent, the merchant can count on legal controls over his customers. But these often prove inadequate since many of the customers are employed only irregularly and others depend on welfare. Furthermore, the merchant who frequently resorts to legal controls is likely to lose good will in the neighborhood. For this reason, the merchants interviewed were reluctant to make extensive use of their right to sue defaulting customers.

Thus, in addition to formal controls, the merchants depend heavily on informal, personal controls over their customers. The merchants reported that they operate their credit business on a "fifteen-month year," anticipating that their customers will miss about one in every four payments. This is considered a normal part of the business and the merchants take it into account when they compute the markup.

Many merchants adopt the methods of the customer peddlers, employing their own canvassers who visit the families in their homes, both to collect payments and to sell additional merchandise. As part of the informal system of control, the merchants encourage weekly payment plans with the customer bringing the payment to the store. This continuous contact enables the merchant to get to know his customer. He learns when the customer receives his pay check; when his rent is due; when job layoffs, illnesses, and other emergencies occur; in short, he gathers all kinds of information that allows him to interpret the reasons for a missed payment. Since the customer comes to the store with his payments, the merchant is ready to make

another sale when the first is almost paid for. As a result, many customers are continuously in debt to the merchant in a pattern reminiscent of the relationship between the sharecropper and the company store. We might almost call these traditionalistic consumers in our cities "urban sharecroppers."

Various devices are employed in this marketing system for sifting and sorting the consumers according to their risk and matching them with merchants willing to extend them credit. For example, when a merchant finds himself with a customer he considers to be too great a risk for him, he does not send the customer away. Instead, he directs him to a merchant with a less conservative credit policy. The peddlers also steer their customers to local merchants. When their customers request major appliances that they do not handle themselves, the peddlers will refer them to an appropriate merchant who is ready to extend them credit. The referring merchants and peddlers receive a commission for their service, another factor affecting the final sales price.

It should be noted that the marketing system that I have described is not only different from the more formal, bureaucratic market; it is in many respects a deviant system in which unethical practices, such as bait advertising, and illegal practices, such as the sale of used merchandise as new, are commonplace. And yet this system, with its obvious exploitative practices, is able to persist, I suspect, because it performs important social functions. In a society in which consumption is not only a matter of obtaining material conveniences, but also a means of gaining self-respect and winning the respect of others, this marketing system makes consumers of people who fail to meet the requirements of the more legitimate economy. Even the welfare family is able to consume in much the same manner as its social peers who happen not to be on welfare.

Satisfying the wants of poor credit risks is not the only function of this marketing system. Another is to make the traditional consumer, who is apt to be intimidated by the impersonality that pervades the large downtown stores, feel more at home. The local merchants are expert at personalizing their services. Many quickly establish a

first name relationship with their customers. Also, the local merchants now employ Puerto Rican salesmen in order to better serve the many Spanish speaking migrants in these areas.

Areas for Further Research

Having told you about some of the things that we learned in the New York study, let me now tell you about some of the things that we did not learn--at least, to my satisfaction--gaps which I hope will be filled by subsequent research in this area.

The New York study, as reported in The Poor Pay More, does a pretty good job of documenting the behavior of low-income consumers, the what, where and how of their patterns of consumption. But it does a much less adequate job of documenting the why of their patterns of consumption, that is, the motivations, attitudes and beliefs of low-income consumers.

A basic hypothesis, that is by no means proven in The Poor Pay More, is captured by the notion of "compensatory consumption." By this phrase I mean that the poor turn to consumption not simply for utilitarian reasons but also for symbolic reasons--to compensate for their low social status. With little opportunity to improve their social status through educational and occupational achievement, the poor turn to the arena of consumption as one of the few spheres in which they can make some progress toward the American dream of success. In keeping with the notion of compensatory consumption is the fact that the people we interviewed preferred new rather than used durable goods, the expensive rather than the inexpensive models of appliances.

But compensatory consumption--consuming in order to achieve social status--is only one of several reasons offered in the book for the buying patterns of the poor. A second is the simple factor of need. Large families need more furniture and can make good use of such labor saving appliances as washing machines and sewing machines. Still a third factor underlying the heavy consumption and subsequent credit problems of many of these families is their vulnerability to unscrupulous salesmen. According to this view, the poor often end up buying goods that they had no intention of buying; they are tricked

or pressured into buying even though they do not want the goods and cannot afford them. We certainly found a number of examples of such undesired purchases but it remains for future studies to determine, in a systematic way, their frequency.

I am convinced that all three reasons play a part in the buying patterns of the poor, the utilitarian motive, their desire for status, and their vulnerability to exploitation. But from the viewpoint of planning programs of action it is important to find out how much weight should be given to each of these reasons.

Just as we need to learn more about why the poor buy the things they do, so we need to know more about why they shop where they do. A basic thesis of the New York study is that the poor deal with peddlers and neighborhood merchants rather than downtown stores not simply because they are ignorant of the downtown stores, but also because they are afraid of them. The large, impersonal stores, I suspect, are apt to make these traditionalistic consumers feel uncomfortable. Again, I only offer this as a hypothesis without proving it. What we need is research on the images that the poor have of the downtown stores, and perhaps, equally important, we should find out more about the images that the different kinds of merchants have of the poor. It is readily apparent why such knowledge would be important for planning an action program. If there is any merit to the intimidation hypothesis, then merely pointing out to the poor that they can get better bargains in the downtown stores, may not have much effect on their shopping habits.

Apart from the need for more data on the subjective aspects of the consumption of the poor--the values, attitudes and beliefs underlying their behavior as consumers--I would like to see more attention paid to the consequences of the problems they encounter as consumers. For example, we encountered some families in which the wage-earner had lost his job because his boss would not be bothered with garnishments. How many low-income families have had this experience? If credit problems can lead to the loss of jobs, to what extent do such problems lead to poverty rather than result from poverty? I think it would be extremely valuable to do a survey of people who have been subjected to garnishments. It would be important to know the processes leading

up to the garnishment, for example, the proportion that result from unintended purchases, from the consumer stopping payments on faulty merchandise, and from the consumer simply overextending himself. Equally important would be tracing out of the consequences of the garnishment, for example, the loss of jobs, and further reduction of income.

The consequences of the consumer problems of the poor might also be fruitfully studied in the area of family life. Such research might well consider whether debt entanglements contribute to marital tensions, separations and divorces.

The Possibilities for Action

Were the answers to the research questions that I have raised available now, I would feel much more secure in approaching the third and final theme of this paper, the possibilities for action in dealing with the consumer problems of the poor. I should caution you that my thoughts on this important topic are at best provisional and that I do not have any quick solutions to offer.

The problem that I would like to talk about is the all important one of strategy: how to carry out an effective program of consumer education among the poor. What are the obstacles that exist and how might they be overcome?

Until recently, programs of consumer education, particularly in our urban centers, have been directed at middle class audiences. Consumers Union, probably the most important organization of its kind, has for some time now served the interests of primarily middle class people. The readership of Consumer Reports consists overwhelmingly of people from the more well-to-do sectors of our society. As we all know, techniques that have been successful in educating middle class consumers will not necessarily succeed with lower class consumers. The printed word and other impersonal media of communication have proven adequate in educating middle class people. Moreover, efforts to educate middle class consumers are apt to succeed for the simple reason that the people doing the education come from the same social groups as the people they are trying to help. Because

the educators and their middle class audience share the same values and culture, problems of communication do not arise.

The situation is quite different, of course, when the intended audience consists of people from the lower classes. The simple assumption that the audience is capable of reading the printed message no longer holds true. Furthermore, there is the problem of apathy. It is widely assumed that the poor, beaten down by their life circumstances, have become apathetic toward the world around them. They seem, to some observers, to be without hope and sometimes not to care about their overwhelming problems.

Even more of an obstacle is the great gap in social status between the educators and the low-income people they are trying to help. The poor have been conditioned in a variety of ways to be suspicious of and even hostile toward the people of higher social status who try to tell them what they should do. All too frequently their only contacts with people of the middle class are in situations where they are clearly subordinate, for example, in their relations with the managers of the housing projects in which they live, in their dealings with welfare workers, and in their dealings with their employers. Even when the person of higher social status is not out to exploit them, but rather wants to help them, lower class people are apt to be suspicious and hostile. These attitudes of suspicion and hostility when mixed with apathy and resignation that are also supposed to characterize the poor, make any program of consumer education directed at this group seem so formidable a task as to be almost impossible.

The great problem then is how to overcome the hostility and supposed apathy of the poor. Until recently, I was extremely pessimistic about the feasibility of such educational programs. But I am happy to report that I am no longer pessimistic. The reason for my new optimism is that I recently learned what the Settlements in East Harlem have managed to accomplish in a relatively short period of time.

I would like to tell you about some of the things that have happened in East Harlem because I think there is much that we can

learn from the experiences of a few group workers in that area who have been dealing with the consumer problems of their neighbors.

Several years ago, two of the Settlements in East Harlem hired a young man, David Borden, fresh from the Peace Corps, to direct their program of action in the consumer field. Lacking professional training as a social worker, Mr. Borden nonetheless had great compassion for the people in East Harlem and a capacity to talk to them in their own language. Unlike many of the people dispensing services to the poor, Mr. Borden moved into East Harlem and so came to know the people on his street as a neighbor rather than as a well-meaning outsider.

Through the efforts of Mr. Borden, the first credit union ever established in a low-income housing project came into being in 1963. This feat is all the more remarkable when one realizes that the Credit Union League of New York had tried many times before to set up credit unions in housing projects with no success. As the director of the New York State Credit Union League recently reported, these early efforts were unsuccessful largely because they had proceeded through official channels, with the backing of the Housing Authority. The tenants soon became suspicious of such sponsorship and lost interest in the credit union idea. It was only when Mr. Borden learned informally that some of the men he knew in the neighborhood were thinking of ways in which they might save money that the groundwork was laid for the successful credit union. He arranged for these men to meet with representatives of the Credit Union League and he prevailed upon the League to set up a training course on how to conduct a credit union. In time these trainees became the officers of the first successful credit union. News of this enterprise soon spread to another housing project in the area and in a short time a second credit union was established. Both of these institutions are thriving today.

A second example of consumer action in East Harlem is the remarkable boycott of a local A and P that was carried out by a group of housewives. This incident had its origins in a talk Mr. Borden gave before a local tenant group. He was invited to address

the group on consumer problems. Somewhat uncomfortable in the role of a consumer expert, Mr. Borden told his audience about the evils of buying from door-to-door peddlers. He soon discovered that his topic was quite wide of the mark. During the discussion period it became clear that the housewives were most disturbed by the poor quality of the food sold in the local stores, particularly the A and P, and the lack of variety in the food offered there. They decided to form a committee that would meet with the manager of the A and P and urge him to correct these abuses. The committee did meet with the manager but found that he was not at all interested in their complaints. Other meetings were held and finally the housewives decided to picket the store. This they did in September of 1963. For one day, some 20 housewives marched in front of the store with signs complaining of the quality of the food. The results of this direct action were quite dramatic. A vice-president of the A and P appeared and was ready to fire the manager. The committee urged instead that their demands be acted on. Within days the quality of the food improved and today the store is one of the best in the neighborhood. Moreover, the other grocery stores in the area also got the message for they too improved the quality of their merchandise.

One of the important outcomes of this incident is that the housewives involved developed a new appreciation for their own power. They are well aware that it took only twenty of them to get these results and they are convinced that if they had wanted to, they could have closed the store. The committee of housewives that was then formed still exists, calling itself the Consumer Protective Committee, and they are prepared to take further action against the merchants of the area about whom they hear complaints.

Perhaps the most impressive thing that has happened in East Harlem within the past year is the formation of a food-buying cooperative in one of the housing projects there. This enterprise was started by another young man, Paul Katzoff, with no experience as a social worker who became convinced that families on welfare could save themselves a good deal of money if they collectively bought their

food at wholesale prices. Working entirely on his own initiative, with no institutional backing whatsoever, he organized fifty housewives on welfare into a food-buying cooperative. This has worked out extremely well and plans are now being made to organize similar cooperatives in other projects and on other blocks in the neighborhood. He and Mr. Borden are hoping that they can establish some twenty or thirty of these cooperatives in the area and that eventually they will be able to buy trucks to facilitate the delivery of the food. What is so impressive about this food cooperative is that the participating families are each able to save about \$500 a year on their food bill. There is the hope that these cooperatives can be tied in with credit unions, with each family investing some of the money it saves in the credit union.

There is one other thing that I should mention. Mr. Borden was initially hired by the Settlements to develop a consumer program. But as he got to know the people in the neighborhood, he soon learned that they had many other problems and wants. For example, he discovered that a number of women on his block were anxious to set up a nursery so that they could go out and work and that they also wanted a clubhouse for their teenagers. And so he is now at work helping them to create these organizations.

A number of lessons are to be learned from these experiences. First, the amount of apathy among the poor is probably not nearly as great as has been supposed. The people in East Harlem are ready to work on their problems and only need encouragement from people who understand them and whom they feel they can trust. It is possible, as Mr. Borden is showing, to organize the poor so that they can cope with their own problems. Local leaders, he is finding, are not as rare as had been supposed.

Second, it is terribly important for the people who are providing services to the poor to learn what Mr. Borden seemed to know intuitively, and that is, instead of doing things for the poor, they should do things with the poor. My guess is that the attitude of apathy is in part created by the fact that many of those helping the poor assume that they know what is best for them, and so they never stop to

consult the poor to find out what it is they want. Unless one works with the poor, listens to them and consults with them in a spirit of equality, the suspicion and hostility will never be replaced by the acceptance and confidence needed to make an action program successful. It strikes me as somewhat ironic that the two young men I have described have been so successful in their efforts, even though they lack professional training. It may be unfortunately true that professionalism serves to increase the communication blocks between the educators and their clients.

A third lesson that I draw from Mr. Borden's experience is that it may be a mistake to separate consumer problems from the other problems confronting the poor. I think he is on the right track when he works as a community organizer, helping the people to create the institutions they want, rather than focussing only on consumer problems. As a sociologist, I have a deep appreciation for what has been called the "organizational weapon." Once organizations exist, for whatever purpose, it is always possible to direct their energies into matters touching on the consumer field. Organizations provide a means of reaching people, they provide a training ground for local leaders, and as the housewives in East Harlem discovered, they provide the power needed to achieve goals. Judging from Mr. Borden's experiences, organizing the poor is not as difficult as it might seem at first. What is needed are people who have respect for the poor, who can talk with them in their own language, who can find out what they want, and who can provide them with whatever technical assistance they may need to get their organizations started.

And so I close on this cautious note of optimism. There is a great job to be done and with the right kinds of people--people who are ready to get to know the poor and work with them--a great deal can be accomplished.

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*INSTITUTE PAPER #4***"THE AMERICAN LOWER CLASS: A TYPOLOGICAL APPROACH"**

.... S. M. Miller

In recent years, increasing attention has been directed to "the lower class"---those existing at the economic and social margins of society. The current concern with the limited economic prospects of dropouts,¹ the discussions of "hard-core" and "multi-problem" families,² the casualties of the welfare state,³ the analysis of the numbers living below the "poverty line" in America⁴ and the conditions of the "submerged fifth" in Britain⁵---all reflect the growing awareness of the "underprivileged" in presumably affluent welfare societies of high industrialization.

Much confusion exists in these discussions. Those concerned with psychological and social dislocations ("disorganization" is the commonly used word) tend to understress the importance of economic pressures, and those interested in economic deprivation frequently discount the role of social and psychological problems in preventing people from coping with their difficulties. Who is or is not "lower class" is a moot point, as different axes of demarcation are utilized. As I have explained elsewhere, I prefer to use terms like the "new working class" rather than that of the "lower class". Since most of the literature is couched in terms of the "lower class", I have used this term despite my objections to it.

A way of classifying a population is a way of thinking about them. A frequent practice is to classify that large number of people who are members of households where the breadwinner is not involved in some kind of white collar (i.e. middle class) occupation as "lower class".⁶ This category is then considered to have high homogeneity and treated as though it constituted a group with great centrality of attitudinal and behavioral patterns. This orientation has probably led to much

of the confusion and conflict in discussions of the characteristics of those at the lower end of the social structure. For example, the inconsistent child-rearing results may be due to the variations from the study to study in those who are sampled as members of "the lower class".

It is becoming more common, though not a consistent practice, to mark off distinctions within the manual category. Frank Riessman and I⁷ have argued that a working class of skilled and semi-skilled regular workers should be distinguished from the unskilled, irregular workers who might be called "lower class". Preferably, the latter group might be called by less invidious terms like "the unskilled", "marginal workers" or "underprivileged workers," restricting this latter term of Allison Davis' to a narrow scope.⁸ But even where a distinction is made between the "working class" and the "lower class", the criteria of classification are frequently obscure or conflicting.

Two approaches, not always clearly noted, are employed in defining the "lower class". One approach emphasizes the definition of groups in terms of "class" characteristics, especially economic role or income. The other employs "cultural" or "status" criteria such as style of life. The Hollingshead Index--occupation, education, place of residence--is in the tradition of the first approach.⁹ Walter Miller's discussion¹⁰ of "the lower class subculture" is along the lines of the second. Social workers' discussions of the "lower class client" and the "multi-problem family" almost always employ style-of-life indicators.

The two approaches intertwine but seem to make independent contributions to elucidating the characteristics of the "lower class" or the poor. Consequently, I have brought them together in an effort to move away from a broadly and vaguely defined "lower class" into a specification of types of lower-class individuals. The effort is to utilize class and status variables in categorizing a population. The combination of the two produces problems, but these may be outweighed by the difficulties and obscurities produced by the current shifting between the two sets of dimensions in discussing groupings and issues: Walter Miller's "lower class"¹¹ is not Lee Rainwater's.¹²

Obviously other dimensions like education or region should also be employed. Class and status dimensions should be more carefully marked off than in the following discussion. Unfortunately the material to do an adequate job is lacking. The purpose here is to show one way of approaching the problem of differentiation within the poor. The intent is to direct more attention to the recognition of variations among the poor.

The Class Criterion

The advantage of using an economic indicator in defining the lower class is that it specifies a political-economic category to which legislation and other remedial programs could be devoted. Emphasis on style-of-life indicators can be confusing because the meaning of an attitude or behavior or what it leads to can be quite different for the rich, for the middling well-off, for those "getting by" and for the poor. The same behavior may have different roots and consequences in varying milieus.

On the other hand, the class or occupational criterion is not as clearcut as it appears. Some unskilled workers have stable, fairly well-paid jobs and are thus not a pressing social or economic problem. (This is particularly true where the unskilled worker is employed in a unionized, mass-production factory.) Many semi-skilled and fewer skilled workers suffer some degree of irregularity of employment, especially due to seasonal factors. Another problem is that a considerable number of poor families (35% to 50%) have no member in the labor force.¹³

Consequently, I would suggest that an income criterion is more useful today than occupational criterion in the definition of the lower class. The recent analyses of poverty in the United States can be employed for this purpose.¹⁴ They show remarkable agreement, despite their different procedures, in estimating that one-quarter to one-fifth of the United States population lives below the poverty line. The level of income defining poverty varies depending on family size, composition, age, region, type of community. For our purposes, we can ignore these complexities and put the poverty line at \$4,000 family income, following Keyserling. It is this population which, if

we want to use the term, could be called "lower class" or "low income" or "the poor".

The advantage of utilizing the economic criterion, and particularly the income definition, is that it specifies a social-economic category towards which policy can be directed. For example, Morgan reports,¹⁵ following Lampman's earlier lead, that 10 billion dollars would bring all spending units now below the poverty line to an income level above poverty. Questions of the distribution of income and of social services can be pinpointed then in terms of how they affect this particular population.

Obviously, income levels and sources of income vary considerably among the "low-income" population. Keyserling distinguishes between the very poor, the poor and a higher income group who suffer what he terms "deprivation" but not outright poverty. What income level is used affects deeply the characteristics of the poor. Lampman uses lower income limits than Keyserling or Morgan. Consequently, he describes a poor population with 50% of the heads of households out of the labor market, while the others, using a higher income level to define poverty, report only 35% of the heads as out of the labor market. We do not have data but it is reasonable to deduce that a higher percentage of Lampman's poor are on welfare than is true of Morgan's or Keyserling's.

Clearly, different income cutoff points shape the characteristics of the "low income". The lower the income level used, the more economically and socially different are the poor.

Definitions of poverty and the poor are not technical problems but social and ideological issues. The low income are not basically a "welfare poor". Only one-fifth of Morgan's poor receive welfare assistance. The social scientists and social service specialists who write of the "welfare poor" are discussing only a slice of the poor; those concerned with "hard-core" and "multi-problem families" are, in turn, analyzing only a very thin wedge of this small slice.

The income criterion has several components: The level of income, the stability of regularity of income, the source of income (employment or welfare). A number of observers believe that it makes

a difference, holding income constant, whether a family is supported by welfare or not. The knowledge to make a fine classification of these components is lacking. I have resorted therefore to combining them into one indicator of economic security (roughly combining income and stability), and then dichotomizing this indicator into the two simple dimensions of high (security) and low (insecurity). Lumping together these components and dichotomizing them is inadequate.¹⁶ But we cannot at present describe each of the cells of what should be an 8-fold or 16-fold table. I think, however, that the cells of a 4-fold table can be usefully discussed. This cap-sulated table should rapidly be expanded as we acquire more knowledge and understanding.

The Style-of-Life Criterion

The style-of-life variable also offers difficulties. It refers at least to attitudes and behavior in the areas of family relationships and consumption patterns. A major difficulty is that the content of the "lower class style-of-life" is debatable. Further, evaluative judgments (as implied in the concepts of "family disorganization", "social disorganization" or "family instability") are invariably involved. As yet, it is not possible to formulate a clean-cut classification which avoids cultural biases and still is able to render a judgment about the impact of life style on individuals. For example, does the absence of a permanent male figure mean that the family is inevitably "unstable" and that children are necessarily psychologically deformed by living in such a family? Assessments such as these are difficult to make because much of our knowledge and theorizing about fatherless families is based on middle-class situations.

I employ the notion of "family stability/instability", a dichotomization of style of life, to summarize a variety of elements. Family stability patterns are characterized by families coping with their problems----the children are being fed, though not necessarily on a schedule; the family meets its obligations so that it is not forced to keep on the move; children are not getting into much more trouble than other children of the neighborhood. These are not

satisfactory indicators; they are, at best, suggestive of the kind of behavior which is characteristic of stability among the "low income." The aim is to be able to describe the degrees of effectiveness of different styles of life in handling the same environment. Our vocabulary is inadequate for this task.

Class and Status

The two approaches can be welded together by cross-tabbing the two dimensions of the two variables of economic security and familial stability in a 2 x 2 table:

Types of Economic Security and Familial Stability

		Familial	
		Stability	Instability
Economic	Security	+	-
	Insecurity	-	-

	+	++(1)	+-(2)
	-	-(3)	--(4)

Cell 1 is referred to as the stable poor; cell 2, the strained; cell 3, the copers; and cell 4, the unstable.

To some extent, life-cycle stages may be involved here, as some young people escape from cell 4 via cell 2 or cell 3 to cell 1, a more stable pattern, and beyond. Or families may drop with age from cell 1 to cell 3 where they have lowered economic security but maintain family stability.

Each of the cells contains many variants. While I believe the four types are an improvement over analysis in terms of "the lower class", it is important to recognize that each type has many variations. One difference, of course, is whether the family is stationary in its particular pattern or moving to greater or less security-stability. My general orientation is to emphasize flux rather than assuming a permanent position in a pattern.

The Stable Poor

Cell 1 (the stable poor) is characterized by stability, economically and familially. This cell points to the regularly employed, low-skill, stable poor families.

Farm, rural and rural non-farm persons undoubtedly make up the bulk of the stable poor since they are the majority of the American poor: a recalculation of Morgan's data suggests that only 30% of the poor live in metropolitan areas. The majority of all the poor and of the stable poor are white rural Southern populations. In addition, the non-urban poor are probably represented in this cell to a greater extent than they are among all the poor. Aged persons are also overrepresented and constitute a large part of the downwardly mobile poor since most of them were better off at earlier points in their lives. Left-over third generation immigrant populations in large cities are probably underrepresented.¹⁷

A number of Negro families are of the stable poor. They have higher social status in the Negro community than their economic counterparts have in the white community because of the general scaling down of incomes and occupational levels of Negroes in the United States. For reasons discussed below, Negroes and other discriminated groups are probably becoming more important politically as well as in relative size among the urban stable poor.

The children of cell 1 families are most likely of all the children of the poor to be educationally and occupationally mobile. Cell 1 might be the "takeoff" cell, the phase necessary before many can really make a big advance. But this is a dangerous metaphor for obviously many youths from families in more difficult circumstances are able to make considerable gains.

The stable poor, then, are a varied group; one component, the aged, has a poor economic future, except to the extent that social security and old-age payments improve, and a declining future as an intact family unit.

The Strained

Cell 2 (the strained) portrays a secure economic pattern, but an unstable family one. This might be a life-cycle problem, i.e., at certain points, the families of low-wage, unskilled workers are likely to exhibit unstable patterns. Examples might be "wild" younger workers or alcoholic older workers who disturb family functioning. Or, the pattern could manifest the beginning of the move into cell 4, as a low-income family finds increasing difficulty in maintaining its economic security because of family and personal problems or the economic situation. Obviously, the two possibilities may be closely connected.

Movement may be viewed inter-generationally as well as in terms of life-cycle patterns. Many of the offspring of strained families "may fail to match the economic security of their parents" and experience inter-generational skidding.¹⁸

Strained familial relations may not, however, result in skidding. In earlier periods, immigrant groups faced considerable internal strain arising from the conflict between the younger and older generation in the course of acculturation. Nonetheless, the second generation generally improved its economic circumstances. The instability of today's strained families is regarded as more "pathological" than that of the immigrant populations, although some social work accounts of families at the turn of the century differ little from current reports of "poor family functioning". The current stress is on fighting and drinking among parents, illicit sexual relations of parents, and neglect or brutality toward the children. Whether the economically secure and familially unstable are characterized by these patterns is not clear. If they are not, then, the offspring of the strained family may not be as prey to skidding. Further, not all children of deeply conflicted or hostile families are inevitably unable to maintain or improve their economic position.

I have looked at cell 2 as a transitional condition. This view may be misleading: Many families persist with a low but steady income and a great deal of internal strain.

The Copers

The copers of cell 3 manifest economic insecurity and familial stability--families and individuals having a rough time economically but managing to keep themselves relatively intact. This group probably increases considerably during extensive layoffs. Probably a considerable number of Negroes are in this group and their children are more likely to be mobile than those living in cell 2-type situations.

This cell probably contains a disproportionate number of families which have been downwardly mobile. Both Morgan¹⁹ and I²⁰ have shown the sizable number of sons of nonmanual workers who end up in manual (and sometimes low-income) positions. In Great Britain, 40% of those born in nonmanual families move into manual occupations. Many of these downwardly mobile are probably more likely to retain a stable family style than others in the same economic predicament. As in many other situations, however, a minority of the downwardly mobile may manifest extreme familial instability, which would place them in cell 4. Limited data suggest that children of downwardly mobile families have a better chance of rising occupationally than children of families which have been at this low level for some generations.

The Unstable

In cell 4, the unstable have neither economic nor personal stability. It is this group which is probably most generally called "the lower class", and Jerome Cohen has suggested to me that the term "lower class" might be usefully restricted to this group. Since this recommendation is unlikely to be consistently utilized by social workers, economists, sociologists, political scientists and others interested in low-income populations, I have not adopted it, preferring to focus attention on the varied segments of the low-income population. Within the unstable group, there are degrees of stability and strain--not every family is a "hard-core case" or has a "multi-agency problem". Nor do we have sufficient longitudinal data to assert that once in cell 4, always in cell 4. It may be that families and individuals occasionally manifest both economic and

personal instability, then overcome these problems for a while. Later they may again suffer from illness, unemployment, emotional upset or familial instability.

As important in some ways as distinguishing cell 4 from the other three cells which make up the "lower class", is to note that cell 4 is a very varied grouping. In it are partially urbanized Negroes new to the North and cities, remaining slums, residents of ethnic groups which have largely moved out of the slums, long-term (inter-generational) poor white families, the *declassé* of Marx. Also included are the physically handicapped and the aged who have dropped through the class structure. The low-income class generally and the unstable in particular is a category of unskilled, irregular workers, broken and large families, and residual bin of the aged, physically handicapped and mentally disturbed.

In some cases, social characteristics handicap the low-income groups: recent rurality (unfamiliarity and lack of skills with urban problems) and discrimination. These groups--Negroes, former mountaineer whites--would have worse problems. They would also have perhaps the greatest potential because removing their social limitation would lead to big change. Their handicaps are less self-inflicted and self-sustaining. This may not be as true for mountaineer whites as for Negroes. Aside from people dropping into the poverty class along the life-and-physical-cycle, the whites in the lower class who have no good, i.e., social, reason for being there, are most likely to be intractable to change.

Hylan Lewis²² has suggested the categories of clinical, pre-clinical and sub-clinical to delineate patterns among the poor. I would substitute the word "chronic" for "clinical". The chronics refer to the long-term dependents, part of whom would be the hard-core; the pre-chronics would be a high-risk group which is moving toward a chronic situation but have not yet become chronically dependent. The sub-chronics are those who have many characteristics of dependence but have a greater ability to cope with their problems.²³

A number of forces can lead individuals into chronic dependence. "Lower-class" life is crisis-life, constantly trying to make-do with

string where rope is needed. Anything can break the string. Illness is one of the most important--"Got a job but I got sick and lost it"; "We managed until the baby got sick." The great incidence of physical afflictions among the poor--frequently unknown to the victim--are obvious to any casual observer. Particularly striking are the poor teeth of many. The tendency of lower class people to somaticize their emotional difficulties may be influenced by the omnipresence of illness.

Familial and personal instability may be the sources as well as the consequences of difficulties. While some frequent concomitants of low income life such as matrifocality do not inevitably produce grave difficulties in family life, they frequently do. Alcoholism, an inability to handle aggression, hostility or dependence--one's own or other's toward one--can deeply disturb family functioning. A variety of direct personal aid may be necessary.

Sophistication along these lines of analysis has frequently tended to denigrate the importance of structural factors in producing "personal inadequacies", "social disabilities", "familial instability". The work of Raymond Smith²⁴ and Edith Clarke strongly suggests that illegitimacy is related to economic conditions--the better the economic conditions among the "lower class" Negroes of the Caribbean, the lower the rate of illegitimacy. Kunstader²⁶ similarly argues that matrifocality as a "lower class" trait is related to a particular set of economic characteristics.

Prolonged unemployment, irregular employment, low income are important forces leading to a chronic pattern. Low-paid and irregularly employed individuals do not develop an image of the world as predictable and as something with which they are able to cope. Controlling or directing events appears (and frequently is) an unattainable achievement. When they suffer long-term unemployment, they are less likely than other unemployed who have had the experience of fairly regular employment, to maintain a personal stability. (Maslow²⁷ has argued that those who have had a stable past are more able to manage in disastrous circumstances than those who have had considerable prior deprivation.) A high-employment economy has relatively fewer "hard-core" cases than a low-employment economy.

The American community studies suggest that the "lower class" is smaller in numbers in times of prosperity than in periods of depression. Peter Townsend in an informal lecture recently declared that during the 1930's in England it was believed that 500,000 to 1,000,000 of those not working were "unemployable". In 1940 with the pressures of the war, it was discovered that only 100,000 were really unemployables. Structural change would be of great importance in reducing chronic dependence.

Strategies

Three basic policies are possible: (1) direct economic change, such as providing better employment, or directly raising incomes through the provision of a national minimum level of income; (2) direct services, such as case-work activities to strengthen the ego-functioning of the individual or family assistance through homemaker help; (3) indirect change by affecting the climate--social, psychological, political--of the neighborhoods in which the poor live.

What would lead one type of a low-income population in a given direction would not work at all for another type. A panacea does not work because there is no one thing which will have a pervasive impact in all cases if changed. What is dynamic for one type may be insignificant for others.

I find the concept of elasticity useful here.²⁸ It points to the extent of change resulting from input of additional services or income. Some types of the poor have high income elasticity--a little change in income produces a big change in behavior; other types may have low income elasticity but have high education elasticity or high casework elasticity. Still other types will respond rapidly and deeply to new housing, to a steady job, to counseling, or a package of such ingredients rather than to, say, casework. The concept of elasticity introduces frontally the issues of variable remedies for different types. The issues of cost, substitution and choice of different services or resources are made vivid by the notion of elasticity and productivity (the return per unit of expenditure).

The stable, those in cell 1, would be immediately helped if their incomes were raised so that they came closer to the American standard

of life. Unionization of their industries (especially in service trades and occupations), shifts from low productivity land and industries to high productivity industries, and occupational retraining would be important. In some situations, individuals have to be prepared for retraining (where, for example, the level of literacy is low) or aided in moving to new localities where opportunities are greater. They may need help in adjusting to new urban conditions, but this adjustment would probably not be very difficult where jobs and housing are adequate. The stable poor, in short, would have a high income elasticity, rapidly improving and adjusting to increases in their income.

The inadequacy of social services and payments in the United States forces many into cell 1. Improving and extending social security, which keeps many in penury and does not help a substantial number in non-covered occupations and industries, would move many from cells 2, 3, and 4 into cell 1 and lead many of the stable poor into the main society. Harrington²⁹ and Titmuss³⁰ have pointed out that social services in the United States and Britain do not seem to be benefitting the poor as much as the middle income. Obviously, changes in social policy are necessary here.

Some of the strained of cell 2 might require some casework help in improving family conditions and operations, but other approaches might be effective. If they live in a locality that manifests high rates of disturbances, they might be helped by moving to new areas. For some, an improvement in economic conditions may be necessary in order to get deeper family changes. Undoubtedly, a number are not sensitive to income changes or to neighborhood climate change and sustained casework help would be necessary.

Familial instability may be a carryover from an earlier period when the family suffered from economic insecurity; the family has not caught up with its economic improvements. But, as Seymour S. Bellin and Jerome Cohen have pointed out, in some families where economic conditions have improved after a long period of economic deprivation and family difficulties, withstanding the stress of economic insecurity may be insufficient. The toll of the stress frequently must be overcome. Special help may be necessary to bring about familial

changes of great importance. The adaptation of social agencies would be important so that they are able to meet the requirements of these families at the time of need and to provide aid in ways which fit the outlook of these families.

The copers of cell 3, who maintain family stability in the face of grave economic difficulties, obviously need economic aid. Many of them would be helped by improvement in welfare payments and practices; others, where there is a working head of household, would be advanced by regularization of work and/or shifting to more remunerative fields. The needs of the stable and the copers would seem to be similar. Improvement on the economic dimension would push more of the copers into the mobility possibilities of the stable poor of cell 1 and beyond.

Cell 4, the unstable, is the most discussed grouping of the poor today. Many, if not most are on welfare allotments; women head many of the family units. A general improvement in economic conditions would not have much economic impact on the unstable because they are largely out of the labor force and out of the economy. It is widely believed that unstable families do not have a high income elasticity but the evidence is not strong. Specific programs aimed at this group would be important. Present-day welfare services are insufficient since they have largely been budgetary and policing activities. Concentration on improving the educational achievement of the youth of these families would be more important, perhaps, than a diffuse effort to achieve better family functioning.³¹ A number of interesting and aggressive casework services have been offered; their degree of long-term success is unclear. A variety of direct services may be effective with some of these families--including continuous home-making and baby-sitting services, provisions of nurseries, all-day schools, and consumer buying protection.

It may be that a less direct approach would be effective. It would involve trying to mobilize politically the communities in which the unstable live with the more stable poor so as to provide greater feelings of strength and control. The anticipated but side effect would be the improving of family conditions. A general change in a low income community precipitated perhaps by the mobile, the strained and the copers, may spread to affect the unstable of the community.

The social actionists, of whom Saul Alinsky is the best-known, have this implicit strategy.

In all of the strategies it is necessary to be clear about who exactly is the target population. This is frequently determined on the basis of the numbers involved, though there is always the delicate choice of helping a lot of people a little or a few people a lot. The second step is to discover what works with whom. There is probably nothing that will help all "lower class" people in one move although, as suggested above, a steady, meaningful, well-paid job as a general base of action should not be under-estimated. A decent level of living as the minimal responsibility of an affluent society, no matter what people do around this level, may be an important point to maintain in a period when government welfare payments are under criticism. But there are some things that will help certain types. We have to find the right things for the right groups at the right time.

Political Action

The poor are not rapidly declining; income and wealth inequality appear to be increasing in recent years; the incomes of Negroes are no longer advancing relative to those of whites; pension and assistance schemes are maintaining many in poverty rather than providing a "Welfare State" standard. The decline in the number of poor between 1947 and 1957 has been due, Lampman contends, to general economic advance rather than to a redistribution of income and wealth in favor of the poor. Improvements in social services and a decrease in inequality would require a shift in the allocation of national product toward improving the relative position of the bottom 20%.

These issues are political ones. They will be affected by the possibility that the present American poor may prove to be more politically active than is usually true of the poor. If this happens, it will be because a large slice of the urban poor is made up of Negroes who have ethnic as well as economic forces moving them. Samuel Lubell³² has argued that Negroes in large cities will furnish a new base for Democratic ward machines. They are becoming more and more politically active and demanding. This self-organization is

not only important in getting changes from the government, but it is also serving to change "lower-class" Negro communities from within. Local leaders are developing and the orientation of many community agencies to provide leadership and direction to "lower-class" communities will become increasingly ineffective. The conservative orientation of gaining change and social advance through an harmonious arrangement with local power forces is being superseded by disadvantaged groups themselves actively pressuring for the kinds of changes-- in housing, in schools and the like--that they believe to be important.

In the course of these pressures, it is likely that the desegregation issue will emerge as a social class issue affecting all "lower-class" persons, and not only as a racial issue affecting Negroes alone. Mexican-Americans and Puerto Ricans, who with Negroes increasingly make the poor of the large metropolis a "colored poor", are increasingly moving into the stable and coping patterns and beginning to develop political effectiveness. Poverty may not be treated as a racial issue affecting only Negroes. Even where Negroes operate alone, the impact of their demands will affect all the poor as they achieve better schools, better housing, better jobs, better social services.

Cause and Consequence

A good deal of the tone of the discussions of the "lower class", even by sociologists, has a negative quality. On the other hand, a few seem to have a romantic feeling about the "lower class", particularly their juvenile delinquents, and see them as rebels against the horrors of middle-class, conformist America. The former view suffers from the assumption that they have little potential for change; the latter, that there is nothing better in present-day America to which they can change.

Among other things, the glorification theme ignores, as Riessman has pointed out, the impact on the "lower class" of its limited education.³³ The negative view frequently confuses, as Keyserling has noted, cause and consequence. The personal instability of many "lower-class" persons may be a consequence of economic instability as well as a cause of it. The chain of cause-and-effect over time frequently

becomes blurred. Where is there an effective way of cutting into the chain so that change will occur?--that becomes the issue. My feeling is that structural forces have been under-played recently as a mode of change, as "the culture of poverty" has been overstressed.³⁴

The negative view has the danger of not seeing positive elements in "lower-class" life. By ignoring these elements, social policies can frequently worsen them. For example, in an exciting study of a Puerto Rican slum, Helen Icken Safa has reported the community and familial solidarity of the residents of a slum barrio. When families were moved into public housing, community ties were weakened. The project social workers centered on the wife. The husband's role and responsibility in the family and community diminished.³⁵

It is perhaps a "heuristic" fallacy, as Frank Riessman has said, to believe that "lower-class" people are willing and capable of positive change. This is not always true, but if professionals and social reformers lack confidence in the poor, little can be accomplished in the social services or in political action. One might fall with this optimism--as we frequently do--but without it, it is doubtful if anything can be moved. Frequently, disenchantment and cynicism capture accurately a slice of life. They are also immobilizing, for they ignore the constructive and energizing role of hope.³⁶

Conclusion

A clearly defined "lower class" does not exist--it is a varied, changing group as Peter Townsend has noted:

A misconception is that in a relatively prosperous society most individuals have the capacity to meet any contingency in life. Only a poor and handicapped minority need special protection or help. This ignores the infinite diversities and changing conditions to be found in any population. Men gain or fall in status and living standards; at one stage of their life their dependencies are minimal, at others unduly numerous; sometimes they need exceptional help to achieve qualifications and skills held to be desirable by society; and at all times they are

susceptible to the vicissitudes of prolonged ill health, disability, redundancy of unemployment, and bereavement, which they are usually powerless to control or even reasonably anticipate. Unanticipated adversity is not the peculiar experience of one fixed section of the working class.³⁷

In England, Dahrendorf contends,³⁸ the unskilled category is a temporary position--individuals at various stages of the life cycle may drop into it, but for only a comparatively few is it a permanent position. In the United States, this is not as true, and if caste pressures grow, it will be even less true.

The changing economy of America is producing new property relations; at the same time it is producing new working classes and lower classes.³⁹ The analysis of data and the development of our concepts have not kept up with the increasing differentiation within these populations. Many pressures and counter-pressures exist in any stratum. Despite a modal pattern, considerable variety in values and behavior occurs. Since cross-pressures affect the "lower class" to a considerable extent,⁴⁰ we should look for types of behavior patterns even among people apparently very similar in objective characteristics. Those at the social bottom see only a vague and ill-defined "them" up there--and those above believe that those below are all rather similar. But the tops know how much differentiation within the top actually takes place; the bottoms are aware of much more differentiation than are the outsiders looking in. In particular, what has been taken as typical of the most unstable bottom-group has been generalized to apply to all who are poor or manual workers.

The label--"the lower class"--increasingly distorts complicated reality. We must begin to demarcate types of poor people more sharply if we are to be able to understand and interpret behavior and circumstances and to develop appropriate social policies. Evaluations of commentators are frequently masked as description. Ways of coping with hard reality are interpreted as normatively prescribed when they frequently are weakly dissanctioned behavior.

The resurgence of interest in the poor augurs well for a rethinking of the new kind of poverty in the "Welfare State", which is unlike the mass unemployment of the 1930's or the grinding poverty of the employed workers of the 19th century. Our "received wisdom" should be superseded by new categories and concepts. New wine is being poured into old conceptual bottles and the specialness of the new is being lost.

FOOTNOTES

* I am indebted to the Louis M. Rabinowitz Foundation for financial assistance. I have benefitted from the suggestions and comments of Frank Riessman, Bernard Kramer, Bernard Goldstein, Helen Icken Safa and Jerome Cohen. A version of this paper was presented at the annual meetings of the American Sociological Association, Los Angeles, August, 1963.

¹ Cf. Patricia Cayo Sexton, Education and Income: Inequalities in our Public Schools, New York: Viking Press, 1961, pp. 10ff. S. M. Miller, Carolyn Comings and Betty Saleem, The School Dropout Problem--Syracuse, Albany: New York State Division for Youth and the Syracuse University Youth Development Center, 1963. Herman P. Miller points out that the disadvantage of not having a college diploma grew from 1939 to 1958. See his "Money Value of an Education", Occupational Outlook Quarterly (September, 1961), p. 4.

² Janet E. Weinandy, Families Under Stress, Syracuse: Syracuse University Youth Development Center, 1962.

³ Audrey Harvey, Casualties of the Welfare State, Fabian Tract 321, London: Fabian Society, 1959.

⁴ Michael Harrington, The Other America: Poverty in the United States. New York: MacMillan and Company, 1962; Conference on Economic Progress, Poverty and Deprivation in the United States, Washington: Conference on Economic Progress, 1961; the main author of this analysis is Leon Keyserling and it is known as the "Keyserling Report"; Gabriel Kolko, Wealth and Power in the United States, New York: Frederick Praeger, 1962; Robert J. Lampman, "The Low Income Population and Economic Growth," Study Paper No. 12, Joint Economic Committee, Congress of the United States, December 16, 1959, Washington: Government Printing Office, 1959; James N. Morgan et al., Income and Welfare in the United States, New York: McGraw Hill and Company, 1962. These books are reviewed in S. M. Miller, "Poverty and Inequality in America: Implications for the Social Services", Child Welfare, XLII (November, 1963), pp. 442-5 (republished in the Syracuse University Youth Development Center Reprint Series.)

⁵ Brian Abel-Smith, "Whose Welfare State?", Norman MacKenzie, ed., Conviction, London: MacGibbon and Kee, 1958.

⁶ "The terms 'lower class' and 'middle class' are used here to refer to systems of behavior and concerns rather than groups defined in conventional economic terms." William C. Kvaraceus and Walter B. Miller, Delinquent Behavior: Culture and the Individual, Washington: National Education Association, 1959, p.62.

⁷ S. M. Miller and Frank Riessman, "The Working-Class Subculture: A New View," Social Problems, IX (Summer, 1961), pp. 86-97. Reprinted in this volume.

- 8 Allison Davis, "The Motivation of the Underprivileged Worker", In William Foote Whyte, ed., Industry and Society, New York: McGraw-Hill and Company, 1946, pp. 84-106.
- 9 August B. Hollingshead and Frederick C. Redlich, Social Class and Mental Illness: A Community Study, New York: John Wiley & Sons, 1958, pp. 387-97.
- 10 Walter B. Miller, "Lower Class Culture as a Generating Milieu of Gang Delinquency", Journal of Social Issues, XIV, No. 3, (1958) p.6, footnote 3. In his penetrating analysis, Miller notes the existence of "subtypes of lower class culture" but does not pursue this point. While his emphasis is on cultural characteristics such as "female-based" household and "serial monogamy" mating patterns, he elsewhere employs educational, occupational and income variables to define the lower class. See his "Implications of Urban Lower-Class Culture for Social Work", Social Service Review, XXXIII (September, 1959), pp. 229ff. His major stress is on cultural or status characteristics as defining the lower class culture.
- 11 Ibid.
- 12 Lee Rainwater assisted by Karol Kane Weinstein, And the Poor Get Children, Chicago: Quadrangle Books, 1960. See also the distinctions made within the lower-lower class by Martin Loeb, "Social Class and the American Social System", Social Work, 6 (April, 1961), p. 16.
- 13 Keyserling, op. cit., Lampman, op. cit.
- 14 See Footnote 4.
- 15 Morgan, op. cit., p. 3.
- 16 Not all families receiving welfare assistance should automatically be classified in the economically insecure category. For the aged, perhaps, welfare assistance does not constitute a lack of security. In general, however, the fact of welfare assistance would put a family in the economically insecure category.
- 17 Richard Cloward and Lloyd Ohlin, Delinquency and Opportunity, Glencoe: The Free Press, 1960.
- 18 Dennis Wrong, in a personal communication, has influenced this and the following paragraph. "Skidding" is discussed in Harold Wilensky and Hugh Edwards, "The Skidder: Ideological Adjustments of Downward Mobile Workers," American Sociological Review, 24 (April, 1959), pp. 215-231.
- 19 Morgan, op. cit.
- 20 S. M. Miller, "Comparative Social Mobility", Current Sociology, IX, No. 1, 1960, pp. 1-89.

21 Ibid., pp. 32-33.

22 Hylan Lewis, "Child Rearing Among Low Income Families," Washington Center for Metropolitan Studies, June 8, 1961. This paper and others by Lewis are among the most stimulating on the problems of low-income patterns. Also see Hyman Rodman, "The Lower-Class Value Stretch," Social Forces, 42, December, 1963.

23 I have used the terms "dependent" and "dependence" here for want of a sharper term; I find the concept of dependence murky and frequently used to cover a variety of conditions which a writer does not like.

24 Raymond T. Smith, The Negro Family In British Guiana, London: Routledge & Kegan Paul, Ltd., 1956.

25 Edith Clarke, My Mother Who Fathered Me, New York: Humanities Press, 1957.

26 Peter Kunstadter, "A Survey of the Consanguine and Matrifocal Family", American Anthropologist, 65 (February, 1963), pp. 56-66.

27 A. H. Maslow, Motivation and Personality, New York: Harper & Bros., pp. 80-106.

28 Carlsson has reintroduced the concept of elasticity into sociological thinking. Gosta Carlsson, "Ökonomische Ungleichheit und Lebenschancen," Kolner Zeitschrift für Soziologie, 5, 1961, pp. 189-199.

29 Harrington, op. cit.

30 Richard Titmuss, Essays on 'The Welfare State', London: George Allen & Unwin, 1958, chapter 2, "The Social Division of Welfare," and Income Distribution and Social Change, Toronto: University of Toronto Press, 1962. Although Titmuss is a seminal thinker in analyzing changes in the social structure of the modern society, he has been almost completely ignored by American sociologists.

31 Cf. S. M. Miller, "Poverty and Inequality In America", op. cit.

32 In his syndicated column which appeared in the Syracuse Herald-Journal, November 14, 1961.

33 Frank Riessman, The Culturally Deprived Child, New York: Harper & Brothers, 1962.

34 Harrington seems frequently to write and speak as though all low-income persons are bound to an immutable chain of apathy and ineffectiveness, characteristics of "the culture of poverty". He has obviously extended this term beyond the intent of Oscar Lewis who introduced it in his Five Families, New York: Basic Books, 1959, and in The Children of Sanchez, New York: Random House, 1961. Warren Haggstrom has countered this view in his "The Power of the Poor", Syracuse University Youth Development Center, 1963.

- 35 Helen Icken Safa, "From Shanty Town to Public Housing", Syracuse University Youth Development Center, 1962. The peculiar stress of public housing life may be functional equivalents of the economic conditions of matrifocality discussed by Kunstadter.
- 36 Cf. S.M. Miller and Frank Riessman, "Working Class Authoritarianism". "A Critique of Lipset", British Journal of Sociology, September, 1961.
- 37 Peter Townsend, "Freedom and Equality", New Statesmen, LXI, No. 1570, April 14, 1961, p. 574.
- 38 Ralf Dahrendorf, Unskilled Labor in British Industry, unpublished Ph.D. thesis in sociology, London School of Economics, 1956, pp. 429-30.
- 39 S. M. Miller, "Poverty, Race and Politics" in Irving Louis Horowitz, ed., The New Sociology: Essays on Social Values and Social Theory In Honor of C. Wright Mills, New York: Oxford University Press, 1964.
- 40 See Miller and Riessman, "The Working-Class Subculture", and Hylan Lewis, op. cit.

INSTITUTE PAPER #5

'MANAGERIAL DECISION PATTERNS'

.... Beatrice Paolucci*

In the family world we are beginning to recognize that few events need be left to chance, rather they can be made to happen. Increased technological and behavioristic knowledge makes it more possible for today's family to chart and direct its actions so that highly unpredictable events and unanticipated consequences are kept at a minimum. The key factor in "making things happen" rather than "letting things happen" is conscious, deliberate choice-making. Decision-making is recognized as the basic element in management. Not all decisions are managerial, but each management function pivots around a decision and deciding. Management exists to some degree in every human endeavor--when a goal is to be gained there is a need to bring minds, hands, material and tools together in time and space to do this.

Management in the home may be viewed as a series of inter-related and interdependent decisions. These decisions, interacting in a given structural pattern, consciously direct the behavior of family members toward some future end. Understanding the structure of managerial decisions provides cues for improving managerial behavior.

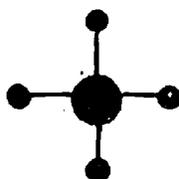
How can the teacher of home management help students understand the relationship between and among managerial decisions? One fruitful means is to erect a model that will describe these relationships. A model is an analogy of the real situation. It is a representation of the structural elements and essential relationships of some system of behavior; i.e., managerial behavior. The elements of the model are the component parts and the forces that lead to change in those parts. Models are useful teaching tools for they allow one to communicate information about a complex, abstract idea in a concrete and efficient

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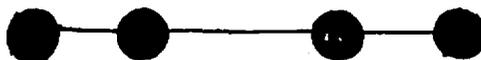
manner by providing a logical aid for comprehending, analyzing and predicting the structure and actions of reality.

At least two patterns of managerial decision-making can be conceptualized: the central-satellite and the chain. They can be schematically described thus:

Schema I: Central-Satellite



Schema II: Chain



Central-satellite patterns are characterized by the presence of a significant, central choice. Illustrative of this pattern might be the father's occupational choice. When one makes an occupational choice, he, at the same time, determines and describes the nature of a number of other choices: where the family will live, how much money they will have to spend, who their associates will be, the number and kind of shared family activities.

Each satellite choice is dependent upon the central choice. Because of its far-reaching effect, the central choice should be made in the most rational manner possible. Considerable time and effort will need to be expended in seeking feasible alternatives, gathering information about each of these alternatives, weighing each carefully, and in making the selection in light of known consequences. One consequence of the central choice is the dependent, satellite choices it generates.

Family living abounds with illustrations of significant choices; i.e., choosing a house or apartment, mother deciding to take a job outside the home, buying a major household appliance, deciding to carpet the living room. Each of these central choices has the capacity to extend their influence into the future because they place limits on future satellite choices and because they establish precedents which are difficult to change.

Helping students focus their attention upon and acquire knowledge for making the central choice is a useful technique for improving managerial behavior.

Just as the central choice places certain limits on the satellite choices, so also can the satellite choices determine the quality and nature of the central choice. Smaller decisions can add up to either a successful or unsuccessful central choice. Decisions about the everyday routines of homemaking are of this type. Taken individually they may appear trivial, viewed in a composite they add up to a smoothly functioning household! For many persons managerial competence can be better achieved in some areas of family living by focusing attention on the smaller choices and recognizing that each small choice determines the quality of central choice.

Chain patterns of managerial decision-making are characterized by a straight line, sequential dependence of one decision upon another. Time and space considerations are essential in sequential choice. For example, in making managerial choices about feeding the family (central decisions), planning decisions must precede food selection and preparation decisions. In constructing a garment, selection of a pattern determines the kinds of fabrics possible to use, the fabric in turn determines the construction techniques, construction techniques determine necessary sewing skills, time and effort to be expended.

Each decision in the chain pattern is directly dependent upon the preceding choice. Although the chain can start or stop at any one point, single choices are dependent on preceding decisions. In a sense, this pattern is illustrative of the self-perpetuating nature of managerial decisions.

These simple illustrations of managerial decision patterns can help a student "see" the relationships between and among decisions. They can serve to focus attention on the relevant aspects of the managerial situation. Understanding the nature of the relationship among decisions can help the student predict managerial outcomes and enhance his managerial competency.

INSTITUTE PAPER #6

"ECONOMIC CONCEPTS RELEVANT TO
CONSUMER EDUCATION"

... Prepared by
Carol Shaffer*

In 1961, the Task Force Report¹ spelled out the need for economic education and discussed some of the principal economic concepts which they thought should be part of the working knowledge of high school graduates. A pamphlet by James D. Calderwood explains the principal economic ideas and concepts discussed in the Task Force Report. The following list of concepts are ones which are discussed by Calderwood and which are especially relevant to consumer education:

- I. The Central Economic Problem In all Societies: Wants, Scarce Resources, the Need for Decision Making, and the Need for an Economic System
 - A. Economic Wants
 1. Defined and Identified
 2. Their never-ending nature
 - B. Consumption, Consumers, and Consumption Goods and Services
 1. Meanings of terms
 2. Consumption goods in contrast to Capital goods
 - C. Production and Producers
 1. Meaning of terms
 2. Middlemen as producers
 - D. Productive Resources or the Factors of Production
 1. Land or natural resources
 2. Labor
 3. Capital goods or capital
 4. Entrepreneurship

¹The complete title is: Economic Education in the Schools, Report of the National Task Force on Economic Education Committee for Economic Development, September, 1961.

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E. The Principles of Production

1. Technological progress
2. Division of labor or specialization
3. Savings, investment and capital formation
4. The principle of diminishing returns

F. Scarcity and the Need for Decision Making

1. Scarce supply relative to never-ending wants
2. Economizing or the allocation problem

G. Need for an Economic System

1. An economic system defined
2. Any economic system must answer four questions
3. Economic systems vary widely

II. The modified Market Economy of the U. S.**A. Private Enterprise Economy.**

1. Private enterprise
2. Modified private enterprise or mixed economy
3. Free enterprise

B. Profits and the Profit Motive

1. Profit
2. The profit motive

C. The Circular Flow of Income

1. Between business and the public (households)
2. Between the public and government
3. Between savers and investors
4. Significance

D. Markets

1. The market as an institution
2. The market as a mechanism
3. The market as an organized situation permitting buyers and sellers to deal with one another
4. Supply and demand interacting upon each other
5. Some goods and services not provided through the market

E. Demand and Supply

1. Meaning and factors affecting demand
2. Meaning and factors affecting supply

F. Prices

1. Definition
2. Determination
3. Other terms
4. Changes as regulators of a price-directed economy

G. Competition

1. Definition
2. Characteristics of a competitive market
3. Price competition
4. Non-price competition

H. Monopoly

1. U. S. economy not one of pure competition
2. Definition
3. Economic significance

I. Anti-trust Laws

1. Responses to problem of monopoly
2. Basic philosophy
3. Dilemmas

J. Regulation of Public Utilities

1. Case of government regulation of business
2. Economic significance
3. Characteristics of regulated industries

K. Economic Role of Government

1. Modified private enterprise
2. Regulatory function
3. Allocation of resources through taxing and spending
4. Economic issues in deciding its extent.

III. Economic Growth and Stability**A. Economic Growth**

1. Increase in per capita output
2. Productive capacity as a limiting factor
3. Effective demand as a prerequisite

B. Economic Stability

1. Meaning
2. Inflation
3. Depression and recession
4. The problem

C. Measuring the Performance of the Economy

1. Social accounting or national income accounting
2. Gross National Product
3. National Income
4. Personal and Disposable Income
5. Index numbers

D. Main Forces Determining the Level of National Production and Income

1. Changes in total spending or total effective demand
2. Fluctuations in private investment or business spending
3. Variations in consumer spending
4. Dynamic interdependence

E. Fiscal Policy for Economic Stability

1. Fiscal policy
2. Government spending
3. Tax changes
4. Compensatory fiscal policy

F. Monetary Policy for Economic Stability

1. Monetary Policy or monetary management
2. Effectiveness of monetary policy

IV. Distribution of Income**A. Market Determination of Income**

1. Money Incomes
2. Real Incomes
3. Differences in Income

B. Economic Justice.

1. Inequality in Income distribution
2. Redistribution of income

C. Role of Profits**D. Personal Distribution of Income****E. Labor Wages and Labor Unions****F. Farm Incomes****G. Economic Security**

Some other concepts not mentioned in the pamphlet by Calderwood but important to the area of consumer education include:

I. Received theory of Consumer Choice

A. Marginal Utility Theory

1. Diminishing marginal utility
2. Equimarginal principle
3. Weighted marginal utility
4. Problems of measurement of utility
5. Weaknesses of theory

B. Indifference theory

1. Rank - ordering of combinations of goods with respect to degree of utility
2. Indifference map plus outlay lines indicate best combination
3. Theory provides basis for understanding consumer response to:
 - a. a change in price
 - b. a change in income
4. Reasons theory is non-operational

C. Consumption - Minima approach

1. Technique to aid in minimizing dis-utility
2. Operational among families with consumption levels below standards of minimum adequacy

II. Social Balance

A. Problems of Social Balance

1. Private production of goods and services
2. Public production of goods and services
3. Need for balance in public and private sectors

B. Redress of Balance

A better background in economics so these concepts were really a part of the working knowledge of each student would be very desirable. As a rule, only a few students have a good working knowledge of these concepts and others must be hastily briefed enough to make the discussion of the relevance of the concepts for family financial management, consumer economic problems, and income analysis meaningful at all. Even a rather hasty survey of the principles contributes to the student's economic literacy. The Task Force was very concerned with the degree of economic illiteracy among U. S. citizens and was most anxious for educators to do whatever they could to include economic education in the content of a variety of courses.

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TITLE
Final Report:
INSTITUTE IN CONSUMER EDUCATION FOR DISADVANTAGED ADULTS

PERSONAL AUTHOR(S)
Beatrice Paolucci, Ph.D., Peter G. Hsines, Ph.D.,
Carol Shaffer, Ph.D., William Winnett, Ph.D.

INSTITUTION (SOURCE)
Research and Development Program in Vocational-
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RETRIEVAL TERMS
Consumer Education, Consumer Education Institute Disadvantaged Adults

IDENTIFIERS -----

ABSTRACT
Purpose: The broad purpose of the two-week Institute was to provide professional development of vocational education personnel for working with the disadvantaged. Specifically, the participants were expected to: (1) Acquire basic understanding of the disadvantaged adult and his problems, (2) Explore consumer education services now available to the disadvantaged, (3) Identify approaches for coordinating school consumer education programs with programs offered by other agencies, (4) Develop plans for expanding consumer education programs for adults and select and/or construct resource materials for use in improving the economic conditions of the disadvantaged.
Content: Implications of vocational education amendments, identification of the low-income consumer and his problems, definition of social-economic-political situations and the consumer issues involved, and the orientation to alternative educational strategies for working with the disadvantaged adult provided the emphasis during the first week of the Institute. The second week dealt primarily with the development of educational strategies to be employed in reaching and teaching the disadvantaged adult, accompanied by a sharing of the participants' prior work with consumers.
Conclusions: (1) Consumer problems of disadvantaged adults are difficult to separate from the broader spectrum of social-psychological and economic problems. (2) Consumer education programs to serve the target groups demand an interdisciplinary multi-problem approach. (3) The Institute afforded business educators and home economists the opportunity to examine their respective roles in vocational education. Appendix contains reprints of major presentations (totaling 70 pages).

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