

DOCUMENT RESUME

ED 395 100

CE 069 884

AUTHOR Hodkinson, Steve; Atherton, Margaret
 TITLE The Learning Gap: Consumer Education in Schools.
 INSTITUTION National Consumer Council, London (England).
 REPORT NO ISBN-0-948231-93-9
 PUB DATE Jan 95
 NOTE 91p.
 AVAILABLE FROM National Consumer Council, 20 Grosvenor Gardens,
 London SW1W 0DH, England, United Kingdom.
 PUB TYPE Reports - Research/Technical (143)

EDRS PRICE MF01/PC04 Plus Postage.
 DESCRIPTORS *British National Curriculum; *Consumer Education;
 Elementary Secondary Education; Foreign Countries;
 *Integrated Curriculum; Program Effectiveness;
 Program Evaluation; Program Implementation
 IDENTIFIERS *Great Britain

ABSTRACT

A study researched the development of consumer education in British schools 5 years after the introduction of the national curriculum. Information was gathered through the following methods: a literature review, questionnaires sent to all local education authorities (LEAs) in England and Wales and all primary and secondary schools in two LEAs in northwest England, and school visits. Findings indicated that the introduction of the national curriculum had not improved provision of consumer education. Factors contributing to the poor progress were as follows: declining LEA support, little LEA inservice training, insufficient staffing in schools, and not enough clear guidance for teachers. The study also found that the national curriculum with its emphasis on cross-curricular themes provided countless opportunities to develop consumer education within national curriculum subjects. The LEA survey found a lack of evidence that secondary schools saw consumer education as permeating the curriculum in the way advocated by the National Curriculum Council. Responses from schools indicated primary school pupils were more likely to have a whole curriculum experience of consumer education than secondary school pupils. School visits showed primary teachers underestimated the amount of consumer education provided and consumer education was not thriving in secondary schools. Contains 29 references and 3 appendixes: consumer education and the cross-curricular themes; consumer education and national curriculum subjects; and 7 school case studies.) (YLB)

 * Reproductions supplied by EDRS are the best that can be made *
 * from the original document. *

ED 395 100

The Learning Gap

Consumer education in schools

1985

1985

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
EDUCATIONAL RESOURCES INFORMATION
CENTER (ERIC)

- This document has been reproduced as received from the person or organization originating it
- Minor changes have been made to improve reproduction quality
- Points of view or opinions stated in this document do not necessarily represent official OERI position or policy

PERMISSION TO REPRODUCE AND DISSEMINATE THIS MATERIAL HAS BEEN GRANTED BY

J Ward

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

BEST COPY AVAILABLE

National
Consumer
Council



7889

The Learning Gap

Consumer education in schools

A report by the National Consumer Council

Research by Steve Hodgkinson and Margaret Atherton of
the Economic Awareness Teacher Training Programme,
at the School of Education, the University of Manchester

*John WARD, DEVELOPMENT DIRECTOR
AND HEAD OF CONSUMER SUPPORT DEPARTMENT*

Published by the National Consumer Council

20 Grosvenor Gardens London SW1W 0DH

Tel 0171 730 3469 Fax 0171 730 0191

January 1995 PD 01/15/95

ISBN 0 948231 93 9

Other NCC publications

Here is a short selection of our reports. Please write in for a copy of the *NCC Bulletin* with its index of all our current publications.

The Packaging Pack is a resource for primary school teachers that promotes basic consumer skills by encouraging children to look at how goods are packaged. **The Packaging Pack** will help children understand how to choose between goods and services and to become aware of the relationship between consumers and producers. It is suitable for Key Stages 1 and 2 (each section has a cross-reference to the National Curriculum) and is relevant, too, to many cross-curricular subjects.

Published by SCIP in partnership with the NCC, 1994
On sale from SCIP, London House, 68 Upper Richmond Road, London SW15 2RP, £7.50

Young Consumer Concerns is a project for older students which focuses on opinion research. It shows how to run a qualitative survey, how to process data - using pen and paper or computers - and how to analyse the results. Students are encouraged to work in teams and to develop their communication skills in organising and carrying out the survey. The project offers a new approach to work in Mathematics, English and Technology. We have included a twelve-topic questionnaire that can be photocopied by lecturers and students.

ISBN 0 948231 79 3, 1993, £10

Consumer Education and the National Curriculum

PD26/89, £5.00

Consumer Education and the Primary School

PD21/89, £5.00

Consumer Education in Teacher Training

1988, £5.00

The prices include postage and packaging.

Please make cheques payable to

National Consumer Council

NCC Publications

20 Grosvenor Gardens

London SW1W 0DH

Contents

1. Consumer education - a missed opportunity	1
2. Consumer education in the curriculum	12
3. Local education authorities and consumer education	24
4. Schools and consumer education	33
5. Delivering consumer education: what teachers say about their work	47
References	54
Appendix 1 - consumer education and the cross- curricular themes	56
Appendix 2 - consumer education and national curriculum subjects	60
Appendix 3 - school case studies	67

1. Consumer education - a missed opportunity?

Consumer education in schools is about applying learning to real life. It is about maths - Which is cheaper: apples at 52p per pound or a kilo for 99p? It is about writing, reading and understanding - How do you write a letter of complaint? Fill in a customer satisfaction questionnaire? Accept a contract? It is about society and communities - How can you get the refuse collection improved? Who do you ask to change the library opening hours? It is about economics ... The list goes on and on.

The National Consumer Council believes consumer education should be part of every child's education. It helps young people to be more critically aware of the way in which the modern economy works. It equips them to make full use of services such as education, health and welfare, housing, social security and transport. It encourages them to consider their responsibilities towards their families, their community and the wider world when they buy or use goods and services. This includes an awareness of the effect of consumer behaviour on the environment and the wider implications of technological change.

The Education Reform Act 1988 aimed to provide a broad and balanced curriculum which prepared pupils for the opportunities, responsibilities and experiences of adult life - an aim which consumer education is ideally suited to serve.

We welcomed the national curriculum which resulted from the Act as an opportunity for introducing consumer education across the core and foundation subjects. In *Consumer Education in the National Curriculum* (1989) we set out

our ideas on how it might be taught across subject areas. We proposed attainment targets for all four key stages of primary and secondary education.

The idea of cross-curricular themes introduced with the national curriculum was an ideal means for bringing consumer education into the school. These themes were intended to fit with work across all the core and foundation subjects.

But consumer education was not designated as a cross-curricular theme. We were therefore concerned about how it would fare. In 1993, five years after the introduction of the national curriculum, we commissioned research to ask:

- Is consumer education developing in schools?
- Do teachers see teaching their pupils to be effective consumers as part of their responsibility?
- What is being done to promote consumer education in individual schools or within a whole local education authority? Are there policies or guidelines including consumer education? Is there in-service training for teachers on consumer education?
- What do teachers have to say about their work on consumer education?

About our research

Our research was carried out between March and November 1993 by the School of Education at the University of Manchester. Information for the research was gathered through:

- looking at current literature to explore the relationship between the National Consumer Council's policy on consumer education and how it was actually covered in the national curriculum;
- a survey questionnaire sent to all local education authorities in England and Wales. This asked about their policy on consumer education and whether any policy was reflected in guidelines issued to schools or in allocation of advisory time for teachers or support for in-service training;
- a survey questionnaire sent to all primary and secondary schools in two LEAs in the north west of England: a metropolitan district and a shire county. The questionnaire asked about school policy on consumer education and how far this policy was carried through in curriculum planning and development. We sent schools a copy of *Consumer Education in the National Curriculum* and part of our survey asked them to tell us how well they achieved each of our ten aims for consumer education. (These aims are listed in the box on the next page.)
- visiting schools from the survey which were willing to discuss their work in more detail. Some visits involved interviews with staff and also sitting-in on classes.

From *Consumer Education and the National Curriculum*,
National Consumer Council, 1989

The broad aims of consumer education are to help people to:

- 1 choose goods and services intelligently in accordance with needs and resources;
- 2 make full use of goods and services when faced with particular problems and needs (arising, for example, from low income, physical disability or isolation in rural areas);
- 3 make effective use of oral and written sources of advice and information;
- 4 understand their rights as consumers so that they can seek redress when goods or services are deficient;
- 5 develop negotiating and social skills in order to make sensible purchases and to take full advantage of available services;
- 6 appreciate the social, economic, environmental, safety and nutritional factors affecting their decisions as consumers;
- 7 develop an awareness of the economic factors that affect them as consumers;
- 8 cope with technological changes affecting the provision of goods and services;
- 9 seek changes or improvements to goods and services which no longer match needs;
- 10 move from initial responsibility for self and family to a wider understanding of, and sense of responsibility towards, the community in which they live and the wider national and global community.

About the rest of this report

In sections 1.1 and 1.2 we summarise our findings and make recommendations to schools, local education authorities and the School Curriculum and Assessment Authority. In section 3 we describe the current standing of consumer education within the national curriculum and in sections 4 to 6 we look at the detail of our survey results.

1.1 A summary of our findings

The introduction of the national curriculum has not improved provision of consumer education in schools.

Of the primary schools we surveyed only one school in twenty believed it was effective in helping pupils understand their rights as consumers, or how to seek changes or improvements in goods and service. Only one in ten believed it was effective in helping pupils choose goods and services intelligently, to adapt their choices or make effective use of services to deal with problems; or to be aware of the economic factors affecting them as consumers. Only one in five believed it was effective in helping pupils to use sources of consumer advice and information.

Of the secondary schools we surveyed one in ten believed it was effective in helping pupils develop an awareness of the relationship between economic facts and consumption, or to seek improvements in goods or services to match their current needs. One school in five believed it was effective in helping pupils to choose goods and services to match their needs, to make full use of services, or adapt their choice of goods to help them deal with particular problems.

The picture is a little brighter in secondary schools than in primary schools, but the overall picture is bleak. For instance when consumer education is included in economic and industrial understanding it comes second to the producer perspective of industry.

From our survey it seems that consumer education is not being introduced within the national curriculum subjects. And the only subjects for which we were given examples of effective consumer education were in personal and social education (PSE), food studies, and technology. Some schools had not realised the opportunities for bringing consumer education into PSE.

Perhaps the traditional connection between consumer education and home economics - now a vanishing subject - accounts for its decline. Even putting the topics food and textiles into technology has not kept up consumer education's profile.

From our research we concluded that a number of factors contributed to the poor progress of consumer education in schools.

Local education authorities

- Local education authority support is declining. In our survey only one in four LEAs provided guidance to schools that referred to consumer education, and none provided guidance solely on consumer education; four out of five LEAs were reducing the level of advisory support to schools on consumer education.
- LEAs offered very little in-service training related to consumer education. Even this training tended to cover cross-curricular themes in general or were on national curriculum technology. Only one in ten LEAs offered in-service training support on consumer education.

Schools

- Small schools may not have enough staff to give responsibility for developing national curriculum subjects to an individual member of staff. Their resources, therefore, do not allow them to appoint a co-ordinator for consumer education. Even in larger schools there are problems with finding sufficient staff time.
- There is not enough clear guidance for teachers on how to achieve attainment targets, cover all the statutory elements for the national curriculum subjects, *and* achieve objectives for cross-curricular themes. Teachers are confused about what they are being asked to achieve.
- Teachers also need help in interpreting the consumer education objectives set out in the study programmes and attainment targets of their own subjects.
- Schools do carry out theoretical exercises relating cross-curricular themes, and consumer education with subject-based work (mapping the curriculum). But this does not appear to have affected work in the classroom.

Although the findings of our survey may seem depressing, teachers are enthusiastic about consumer education and the issues it addresses. There are also many organisations supporting the development of consumer education in schools: as well as ourselves there are local trading standards departments, the Institute of Trading Standards Administration, Consumers' Association, Consumer Congress, the Consumer Education Group, the National Federation of Consumer Groups and many more national and local organisations.

But our survey findings also highlighted a perennial problem for consumer education - lack of funding for its promotion and development. Organisations like trading standards departments do not have money to invest in school-based consumer education. Conversely, businesses and industry fund education/industry link programmes and curriculum development in, for example, technology and economic and industrial understanding. Producer education fares better than consumer education.

The Dearing Report

Our research coincided with Sir Ron Dearing's major review of the national curriculum. *The Review of the National Curriculum* (1) was published in November 1994 and the changes it makes will come into effect in September 1995. These changes to the national curriculum could allow greater scope for introducing consumer education into lessons. We have taken these changes into account when making our recommendations for improving the status of consumer education in the curriculum.

The statutory parts of the national curriculum will be reduced. The intention is that this will release the equivalent of one day a week of each teacher's time. Teachers can use their own discretion about how best to use of that time to meet their pupils' needs.

Unfortunately there is nothing in *The Review of the National Curriculum* about consumer education. In fact there is no reference to any of the cross-curricular elements which are supposed to be essential in achieving a broad and balanced 'whole curriculum'.

1.2 Our recommendations

Recommendation 1: We recommend that *schools* take full advantage of the extra time and increased flexibility allowed by the 1995 curriculum changes to ensure that:

- all pupils receive consumer education throughout their school career; and
- all pupils leave school with an understanding of their rights and responsibilities as consumers, and with the skills to take effective action on consumer issues.

In primary and middle schools (key stages 1 and 2) these targets can be achieved by choosing a theme related to consumer issues and making it a topic for classwork throughout the term. Secondary schools can achieve this by working on the consumer objectives in each subject as laid out in the School Curriculum and Assessment Authority's Subject Orders. They can ensure that consumer issues become an important part of their work in personal and social education. Secondary schools can also consider using the extra time to reinstate subjects like home economics.

From our survey we believe that schools have a more positive attitude to consumer education if it is included in school policy or guidelines. It also appears that if a school has made a written commitment to including consumer education, a natural step is for the school to give responsibility for developing this to one member of staff.

Recommendation 2: We recommend that *schools* include consumer education in school policy or guidelines and in school development plans.

Recommendation 3: We recommend that *schools* give responsibility for developing consumer education in the curriculum to one member of staff.

Our survey shows that schools are confused about how they are to achieve the balanced 'whole curriculum'. Although the idea of cross-curricular themes was intended to address this issue, it does not appear to have been effective.

Recommendation 4: We recommend that the *School Curriculum and Assessment Authority* reassesses its policy and guidance on the whole curriculum and on cross-curricular themes. It should:

- provide schools with clear guidance on how to cover essential skills and experience, particularly those relevant to consumer education, within national curriculum and other subjects. This would apply to all key stages.
- give practical ideas for following this through in the classroom as well as giving teachers suggestions for different approaches they can take to the topic.

Recommendation 5: We also recommend that the *SCAA* sets a timetable for reviewing its policy and guidance. This should allow new guidance to be ready in time for teachers and curriculum managers to introduce consumer education at the same time as they implement the new National Curriculum Orders from September 1995.

Recommendation 6: We recommend that the *SCAA* ensures that its revised guidance on the whole curriculum and on cross-curricular themes is compatible with guidance on national curriculum and other subjects and to in-service training on those subjects. The relationship between these different areas should be made clear and easy for schools to interpret.

Our findings show a very low level of LEA support for schools in developing consumer education in the curriculum. Curriculum support from LEAs seems to be generally declining as LEAs delegate much of the local education budget directly to schools .

Recommendation 7: We recommend that *LEAs* review their advisory and in-service training support for consumer education.

Recommendation 8: We recommend that the *SCAA* targets *LEAs* in its review of guidance to stimulate and guide the *LEA's* own review and future planning.

We recognise the important role trading standards departments can play in promoting consumer education in schools.

Recommendation 9: We recommend that *LEAs and trading standards authorities* co-ordinate their activities to support the development of consumer education in schools.

2. Consumer education in the curriculum

Before the national curriculum

For more than a decade we have been arguing that consumer education should 'permeate' the curriculum rather than stand as a separate subject.

In 1983 and in 1988 we carried out surveys into the place of consumer education in primary and secondary schools.

In 1983 (2) we found that consumer topics in secondary schools were concentrated in two particular subject areas - home economics, and economics and business studies. Another survey of consumer education resources, in 1989 (3), revealed that although much of the material available was used in these two subject areas, the same type of material was also used in English, media studies and personal and social education.

In our 1988 survey of provision in primary schools (4) we found that:

- Very few primary schools assigned responsibility for consumer education to a particular teacher. This was not, in the main, because of lack of interest but because of pressure of work on individual teachers.
- Primary school headteachers agreed about the importance of consumer education. Many complained, however, that they were overloaded by curriculum initiatives.
- Consumer education objectives concerning skills and attitudes were seen as the most appropriate for handling in primary schools. For example,

encouraging a sense of responsibility towards society and the environment was viewed as very important, while teaching about consumer rights and responsibilities was not rated highly.

- Consumer education featured most prominently in 'social and environmental' studies.
- Some of the most effective consumer education was achieved through topic or project work. Consumer education was also included in specific subject areas, for example, languages, mathematics and science.
- Our survey report recommended that subject areas could be developed as vehicles for consumer education learning - in particular, mathematics and science. Our intention was not to compartmentalise the curriculum but to encourage the conscious inclusion of consumer objectives in planning for learning. The arrangements for teaching could then be flexible.

Both surveys concluded that the consumer education provided was almost certainly underestimated by teachers. Many were not aware that they were in fact delivering elements of consumer education because this was not the main focus of the subject they were teaching.

These surveys also highlighted major differences in the way that consumer education was provided by primary and secondary schools. The conclusion drawn from the surveys was that it seemed easier to deliver aspects of consumer education in the more integrated curriculum of the primary school, than in the more subject-bound curriculum of the secondary school.

For us the 1988 Education Reform Act raised the issue of how far national curriculum subjects and the cross-curricular themes might make it possible to include consumer education in the classroom.

Cross-curricular themes

The Education Reform Act prescribed ten core and foundation subjects as the national curriculum. However, the government quickly realised that these ten subjects alone would not allow schools to meet the Act's requirement of providing 'a broad and balanced curriculum which prepares pupils for the opportunities, responsibilities and experiences of adult life'. From this realisation arose the idea of the 'cross-curricular theme' and of the 'whole curriculum'. The purpose of cross-curricular skills, themes and dimensions was to provide the breadth and balance the national curriculum lacked.

The National Curriculum Council's *Curriculum Guidance 3 - The Whole Curriculum* described the introduction of cross-curricular themes as 'essential' if schools were to provide a broad and balanced curriculum. Common to the themes was: 'the ability to foster discussion of values and beliefs: they add to knowledge and understanding and they rely on practical activities, decision making and the inter-relationship of the individual and the community' (5).

The National Consumer Council welcomed the idea of cross-curricular themes and argued that consumer education should be identified as a theme in its own right. But instead, consumer education was included as an element within the cross-curricular themes, in particular within education for economic and industrial understanding (EIU). This meant that schools had to take into account the provision of a consumer perspective in their curriculum planning in order to achieve breadth and balance.

Before the national curriculum came into practice our concern was whether including consumer education within the cross-curricular themes would sufficiently signal its importance in the curriculum.

The National Curriculum Council identified five cross-curricular themes:

- economic and industrial understanding;
- careers education and guidance;
- health education;
- education for citizenship (in Wales, community understanding); and
- environmental education.

These themes were to be taught across the core and foundation subjects and not as separate subjects - the permeation model favoured by the National Consumer Council. In our view, consumer education would play a vital role in all the themes except careers education and guidance.

Guidance notes from the National Curriculum Council identified economic and industrial understanding (EIU) as the most appropriate home for consumer issues. *Curriculum Guidance 4 - Education for Economic and Industrial Understanding* acknowledged that:

'Throughout their lives pupils will face economic decisions ... Education for economic and industrial understanding aims to help pupils make these decisions. It explores economic aspects of their lives. It prepares them for their future economic roles: as producers, consumers and citizens in a democracy ... Education for economic and industrial understanding emphasises practical activities, learning through experience, and the exploration of values and beliefs. It provides contexts relevant to pupils' lives through which subject knowledge and skills can be developed' (6).

It also recognised that:

'There are many aspects of industry and the economy, such as business, commerce, finance and consumer affairs. Provision for economic and industrial understanding should reflect this variety ... It should be balanced, embracing, for example, the needs of producers as well as the rights of consumers' (7).

It stated that all pupils needed a degree of economic competence, defined as:

' ... the possession of certain factual knowledge about the national economy, certain specific skills which enable a citizen and worker to operate within it, and certain concepts which enable us to form balanced and informed judgements about economic matters. ... involve a consideration of values so that pupils can learn to recognise the value positions that lie behind decisions taken by different economic agents, and can use their economic understanding to develop their own value positions on economic matters' (8).

The extract on the opposite page shows how the guidance for EIU envisaged the role of consumer issues at different key stages.

One of the most fundamental shifts in education in recent years has been in extending pupils' knowledge and understanding of business, enterprise and industry. Of concern to those involved in the development of consumer education is the potential lack of a consumer perspective in so much of the industry link work done in primary and secondary schools. The Curriculum Council for Wales avoided this danger to some extent in its document on economic and industrial understanding by presenting consumer affairs as a context distinct from business, industry and the world of work (9).

From *Curriculum Guidance 4 - Education for Economic and Industrial Understanding*, National Curriculum Council, 1990.

Economic and industrial understanding and consumer education

At all key stages pupils should have a knowledge and understanding of what it means to be a consumer, how consumer decisions are made and the implications of these decisions.

Key stages 1 and 2

Be aware that they are consumers and that this links them to people who produce goods and provide services. e.g. English AT (attainment target) 1: Speaking and Listening. Talk about local shops, including which they like, what is sold and the price of the goods.

Know that buying, selling and giving are ways of exchanging goods and services. e.g. Technology AT 1: Identifying Need and Opportunity. Know that goods are bought, sold and advertised.

Understand what it means to be a consumer and how consumers and producers relate to each other. e.g. Technology AT 3: Planning and Making. Know that the needs and preferences of consumers influence design and production of goods and services.

Key stages 3 and 4

Consumer decisions have implication for other people. e.g. Science AT 2: Life and Living Processes. Analyse implications for the environment of choosing different types of clothes, food and cosmetics.

Choose goods and services on a rational and informed basis in accordance with one's needs, wants and resources. e.g. Mathematics AT 2-4: Number. Know how to take full advantage of different financial services in personal budgeting.

Permeating the curriculum

The National Consumer Council has pointed out the role that might be played by some of the other cross-curricular themes such as, environmental education, health education and education for citizenship.

Curriculum Guidance 5 - Health Education states that: 'Schools have a responsibility to provide all pupils with accurate information about health matters, to help them clarify the attitudes and values which influence health choices. ... The emphasis in most health education curricula is on encouraging individual responsibility, awareness and informed decision making' (10).

Appendix 1 shows how the curriculum guidance for health education and other themes incorporate consumer perspectives.

The resolution of the Council of Ministers of Education of the Council of Europe in May 1988 clearly referred to the role of consumer education in environmental protection. The resolution contained a number of principles including: '... the way in which each individual can, by his own behaviour, particularly as a consumer, contribute to the protection of the environment' (11).

Curriculum Guidance 7 - Environmental Education (12) shows the contribution of consumer education to the theme.

Being a citizen is bound up with the responsibilities of being a consumer.

Curriculum Guidance 8 - Educating for Citizenship defines citizenship in the following way: 'the concept of citizenship - the duties, rights and responsibilities of individuals and societies ... including ... different types of rights and how these might be exercised, protected, and in some cases threatened' (13).

National curriculum subjects

The national curriculum Statutory Orders - which set out the detailed contents of each subject area - reveal a wealth of opportunity for the planned development of consumer education within the core and foundation subjects.

'In life, experiences do not come in separate packages with subject labels. As we explore the world around us and live our day to day lives, mathematical experiences present themselves alongside others' (14).

This statement from the *mathematics* national curriculum non-statutory guidance underlines the need to provide 'real' contexts in which pupils can develop and use mathematical tools.

The *English* curriculum allows teachers to choose contexts appropriate to the development of different language modes. The guidance (the contents of which are not a statutory requirement) states: 'It is essential that opportunities are created to develop children's learning through language, about language and as users of language, in all curriculum areas' (15).

The *science* Statutory Order too includes many contexts - personal, domestic and environmental - which would provide suitable opportunities for developing consumer education. '... as pupils begin to mature and gain increasing knowledge and understanding they should be given the opportunity to develop an awareness of science ... and its relevance in everyday life ...' (16).

Technology has presented a number of difficulties for teachers because of the reorganisation and redefinition of the subject. Many teachers have feared the exclusion of the consumer perspective due to the emphasis on business. The National Curriculum Council has defined technology as: 'The creative

application of knowledge, skills and understanding to design and make good quality products' (17).

The current, and also the proposed Statutory Orders for national curriculum technology make it necessary to have a clear understanding of the consumer perspective as well as that of the 'producer'. Investigating, disassembling and evaluating products – all important features in consumer research, product modification and design - are key features of the present Order and remain key features in future proposals.

The two statements below from the guidance for *history* and *geography* clearly map out the opportunities for the development of consumer education.

'History helps pupils understand economic concepts ... most study units enable pupils to examine the relationship between economy and society, that decisions have to be made about the allocation of resources and that values and attitudes influence these decisions. Many study units provide opportunities to assess the benefits and disadvantages of economic change' (18).

'Geography can help pupils consider similarities and differences between individuals, groups and communities and explains some of the reasons for these ... it helps pupils understand that people have common needs which are met in different ways according to local circumstances ... Geography can make a significant contribution through an exploration of the nature of community, roles and relationships in a pluralist society; work, employment, leisure and public services' (19).

Geography also explores resource management areas with a specific consumer perspective, such as manufacturing and tourism.

Although much of the Statutory Order for *physical education* concerns particular sports and activities, especially at key stages 1 and 2, there are opportunities at key stages 3 and 4 to integrate acquiring physical/sporting skills with a need to make choices about personal health and hygiene. There is also a strong relationship between the Statutory Order for physical education, and the cross-curricular theme of health education.

Guidance for *art* and for *music* offers opportunities for consumer education. The statement below from the art non-statutory guidance demonstrates the potential for development given the enormous role advertising and images play in the consumer context.

'Images and visual symbols play an increasingly significant part in our lives. The knowledge of different kinds of art and the development of visual literacy is about the ability to 'read' those images. ... More broadly, it is concerned with pupils' knowledge of the variety of forms in which art can be found' (20).

In *modern foreign languages* there is a requirement for pupils to have 'opportunities in each key stage to develop knowledge, understanding and skills related to cross-curricular dimensions and themes' (21).

The 'areas of experience' approach in modern foreign languages provides a rich supply of possible consumer topics for pupils to explore in the target language. We give some examples of how consumer education can be developed within national curriculum subjects in Appendix 2.

Responding to the challenge

We have shown in this section that there are countless formal opportunities within national curriculum subjects and the cross-curricular themes to develop consumer education. How schools are responding to this challenge is all the more important when non-national curriculum subjects such as home economics and business and economics education which have made a significant contribution to consumer education have been sent into decline by the effects of an over-prescriptive curriculum at key stage 4.

Because of the way in which the cross-curricular themes have been set out, some concern has been expressed about whether schools will be able to make adequate cross-curricular provision. For example, there is a view that economic and industrial understanding in particular has been presented almost as a subject in its own right, the opposite of permeation.

Mackenzie expressed this concern in *Cross-curricular Dissentions* when he described *Curriculum Guidance 4* on EIU as a '... pretty convincing impersonation of a subject: delineation of knowledge content, identification of key concepts, and suggested topic approaches for teaching, virtually no reference to other proposed themes. It amounts to a separate subject ... to be taught during time accorded to other subjects' (22).

He goes on to argue that it is impractical to expect teachers of foundation subjects to deliver the cross-curricular themes.

Hargreaves expresses similar reservations in his article on cross-curricular provision, describing the delivery of *Curriculum Guidance 4* on EIU as an 'unmanageable task' (23). The only way teachers are likely to handle it, he argues, is in a mechanistic way, ticking boxes to show they have covered certain areas.

Jamieson shares the same concern, in his paper presented to Her Majesty's Inspectorate Seminar on EIU. He concludes that EIU, for example, cannot permeate the core and foundation subjects of the curriculum as intended (24). Further, he suggests that if *Curriculum Guidance 4* cannot be integrated as a formal theme it is unable to support the preparation of pupils for the 'responsibilities and experiences of adult life'.

But does this mean that opportunities provided by national curriculum subjects for the development of cross-curricular themes offer a better chance of success?

Thomas, reporting on developments in economic and industrial understanding, argues that using appropriate contexts in subject teaching is an attractive approach. She also states that there is much evidence to demonstrate the successful exploitation of subject-based opportunities (25).

The opportunities for developing consumer education within the statutory curriculum are considerable, either by including elements of it in subject orders, as in some parts of technology, or by providing possibilities for choosing consumer contexts, as, for example, in English or history.

The question remains however: how are schools interpreting these opportunities and is this interpretation providing a 'well-defined place in the curriculum' for consumer education? The results of our survey and the school visits reported in sections 3 to 5 provide insights into the way LEA advisers, headteachers and classroom teachers think about these areas of concern and other issues raised by the research.

3. Local education authorities and consumer education

Our survey sample

In March 1993 we sent all local education authorities (LEAs) in England and Wales a questionnaire and a copy of our 1989 publication, *Consumer Education in the National Curriculum* (26). Seventy-nine LEAs returned the questionnaire a 68 per cent response rate (table 1). Two other LEAs replied without completing the questionnaire: one of them did not complete the survey because of pressure of work and the other requested a fee. (Another respondent commented that in future researchers should allow some £25 to £60 as a fee for completing a questionnaire.)

Table 1: Local education authorities that responded to our questionnaire

LEAs circulated	No. circulated	No. of responses	Response rate %
London	33	20	61
Metropolitan areas	36	26	70
Counties	40	30	75
Wales	8	3	38
Total England and Wales	117	79	68

Policy/guidelines on consumer education

We asked the LEAs whether they had specific written policy or guidelines on consumer education and, if not, whether they had policy or guidelines which included consideration of consumer education. Table 2 shows their replies.

Table 2: Does your LEA have specific written policy or guidelines on consumer education?

	LEAs
	%
Specific policy on consumer education	0
Policy which includes consumer education	27
No policy/guidelines referring to consumer education	73
Base:	79

Some LEAs sent us details of their policy statements or curriculum guidelines. These were generally policy statements covering the curriculum and its assessment as a whole. However, a number of LEAs provided guidelines on economic awareness (EIU) which included specific references to, and classroom examples of, consumer education.

For example, one LEA's guidance stresses the impact of the economic system on young people and the importance of being productive: 'Young people are entitled to understand the economic system of which they are a part and which affects their lives as citizens, consumers and workers ... A programme of economic awareness helps young people to play an active role in influencing and shaping the economic system, rather than being dominated by it' (27).

The same guidelines expand on these general statements to specify, among other matters, that teachers should:

- consider the issue of choice (individual choice and collective choice) ...
- predict the long term and short term effects of choices on individuals, the wider community and the environment

- look critically at information and information sources and weigh the evidence
- explore the notion of value.'

These are closely related to consumer education objectives and are typical of the guidelines on economic awareness sent to us by LEAs.

Advisory support

We asked LEAs about the availability of advisory support for consumer education. Table 3 shows that 45 per cent of LEAs currently offer no support for consumer education and that in only three LEAs were consumer education an adviser's sole responsibility.

Table 3: Does your LEA currently offer advisory support for consumer education? If so is it the sole responsibility of the adviser concerned?

	LEAs %
Advisory support for consumer education as part of other responsibilities	51
Consumer education as sole responsibility	4 (3 LEAs)

In one LEA, a part-time Consumer Education Advisory Teacher (Curriculum Support), appointed on an annual contract, expanded on the advisory role:

'At the same time a Consumer Education and Information Officer was appointed by the Trading Standards Department. These two people have worked closely together, running courses, providing resources for teachers and

producing publications [the Education and Trading Standards Departments produce a regular 'Consumerwise' publication] ...

'Most of my Consumer Education work has been concerned with the content within Technology ... Being a business studies teacher and a Consumer Education specialist makes an ideal combination for dealing with [Technology] ... I am at present planning the INSET content ...'

A second LEA referred to the role of the adviser in ensuring that consumer education formed an aspect of all courses and all subjects, although no specific detail was given.

LEAs were then asked about the *level* of advisory support currently provided as compared with previous years. Table 4 shows that only eight per cent of LEAs reported an increase in provision at a time when the demands of introducing a new curriculum might have been expected to be at their greatest.

Table 4: How would you describe the current level of support for consumer education compared with recent years?

Level of support for consumer education	LEA response %
More	8
Same	53
Less	39

The very small amount of specific support provided was commented on by a number of LEAs. These responses, together with the 45 per cent of LEAs who stated that no advisory support was available, meant that 83 per cent of respondents were offering a declining service on consumer education to schools, or no service at all.

In-service education of teachers

One indicator of LEA support for a curriculum area is the provision of in-service education for teachers (INSET). We asked LEAs to indicate the nature, purpose and extent of INSET for consumer education in 1991, 1992 and 1993: see table 5.

Table 5: Local education authorities offering specific INSET in consumer education, 1991-1993

	LEAs No.	LEAs %
No specific INSET in consumer education	70	89

LEAs who had offered INSET support for schools had done so for economic and industrial understanding, technology or home economics. A small number of others said that consumer education would have been 'referred to' in courses. However, most indicated that consumer education was not specified in INSET. Two LEAs had specific consumer education INSET. One had offered 'twilight' (after school hours) awareness-raising courses run by trading standards officers for personal and social education co-ordinators in secondary schools during 1991 and 1993. The other LEA had an Advisory Teacher for Consumer Education and offered a programme during 1992-93 run by the Advisory Teacher and the trading standards department (see table 6).

Table 6: INSET provision in one sample LEA

Title	Purpose	Duration	Teachers
Consumer Education and Market Research	To develop knowledge of market research and the consumer content of Technology	Half day	Secondary Technology teachers
Consumer Education and Economic Awareness	To develop an understanding of the place of Consumer Education in the Curriculum	Residential 48 hours	Secondary teachers
Business Education in Design and Technology	To develop knowledge of the consumer elements in Technology	Series of half days	Technology/ Business teachers
To Technology Business	To review new resources	Half day	Technology/ Business teachers
Revised Order for Technology	To consider the Consumer and Business content	Half day	Technology/ Business teachers

Seven LEAs pointed to the existence of education officers in local trading standards departments and to strong liaison with them. One LEA offered this as a reason for the absence of LEA advisory support and another enclosed details of the education service provided by the consumer protection services of the council. This offered to schools a series of detailed talks on consumer matters although there was no direct reference to teacher INSET.

The information supplied by LEAs on INSET probably underestimates the opportunities given to teachers during the period of the survey. The question posed to LEAs referred to specific INSET on consumer education and it is clear, for example, that some LEAs, with strong INSET on economic awareness, did not see this as contributing specifically to consumer education. There is also a lack of consistency in the responses: while some LEAs saw the introduction of national curriculum technology as a factor in improvements

in consumer education they failed to identify the relevance of technology INSET courses to consumer education.

Provision in schools

We asked LEAs whether consumer education had improved in schools in recent years (table 7). More than half gave a negative response or no response to this question. However, the fact that 42 per cent felt that there had been improvements is encouraging. It is interesting that the non-response rates were high for this question: a number of LEAs indicated that they no longer had the advisory time available to generate this kind of qualitative information.

Table 7: Would you consider that the provision of consumer education has improved in primary and secondary schools in recent years?

	% of LEAs		
	'Yes'	'No'	No response
Primary schools	42	32	26
Secondary schools	42	37	21

We also asked LEAs to give their views on the effectiveness of consumer education in their schools. Tables 8 and 9 show the numbers of LEAs giving particular reasons for increased/decreased effectiveness.

Table 8: Positive factors in the development of consumer education

Positive factors	No of LEAs mentioning them
The existence of cross-curricular themes especially PSE and EIU	16
Written policy statements	3
The consumer elements in national curriculum design and technology	6
The strength of business education courses	4
Effects of advisory support/INSET	2
Links with outside agencies (trading standards)	1

The existence of cross-curricular themes, especially PSE and EIU, was the most cited reason for increased effectiveness of consumer education in schools. However, a small number of LEAs reported a decline in emphasis on cross-curricular themes as a reason for less effective work in their schools. There were different views about the role played by national curriculum technology in consumer education. Six LEAs stated that the consumer elements in technology had secured consumer education for all. Others were less optimistic, saying that uncertainty about how to implement technology and a lack of teacher confidence in delivery were having a negative effect in their schools.

Table 9: Negative factors in the development of consumer education

Negative factors	No of LEAs mentioning them
Decline in advisory support	6
Marginalising of home economics as a discrete subject	7
Marginalising of business education and other non-national curriculum subjects	4
Pressures on schools due to national curriculum requirements	10
Decline in emphasis on cross-curricular themes	3
The uncertainty and lack of confidence in delivering national curriculum design and technology	4

Eleven LEAs reported that the marginalisation of some subjects - home economics and business education especially - was having a detrimental effect on consumer education (table 9). In contrast, a number of others saw their business education courses as a source of strength for consumer education. The biggest single negative influence was thought to be the pressures on schools imposed by the introduction of the national curriculum and its assessment.

These responses point to a complex set of circumstances affecting some LEAs and schools differently from others. It is clear that cross-curricular themes are seen as having the most positive effect on consumer education. On the other hand, the marginalisation of some subjects or activities, either directly, as a result of national curriculum requirements, or indirectly, as a consequence of the re-allocation of time and resources to national curriculum delivery, appears to be the most powerful negative influence.

4. Schools and consumer education

The survey sample

At all key stages pupils should have a knowledge and understanding of what it means to be a consumer, how consumer decisions are made and the implications of these decisions.

We carried out the school survey in three stages. Stages 1 and 2 took place between March and November 1993. In stage 1 we sent postal questionnaires to all secondary and primary schools (key stages 1 to 4) in two LEAs - a shire county and a metropolitan district - in the north west of England. In stage 2 we sent questionnaires to a further group of schools which had been identified through the LEA survey as schools where practice was considered to be effective. Each questionnaire was accompanied by a copy of *Consumer Education and the National Curriculum* (28). In stage 3 we made follow-up visits to 13 schools which had indicated a willingness to talk about their work.

Table 10 sets out the details of the sample and response. Two more secondary schools and one other primary school replied but did not complete the survey because of 'unreasonable' pressure of work on an 'already overloaded system'. The analysis indicated that there was no significant difference in the responses from the three school groupings.

Table 10: School survey sample and response rate

	No. circulated	No. of responses	Response rate %
Primary			
County	472	91	19.5
Metropolitan district	102	27	26.5
Others	18	3	16
Total	592	121	20.5
Secondary			
County	85	42	49
Metropolitan district	27	9	33
Others	76	20	27
Total	188	71	38
Overall response	780	192	25

Consumer education and curriculum management and planning

We asked a number of questions about the role that consumer education plays in the school's managerial structure, staff development and curriculum policy/development planning.

Delegated responsibility

We first asked about delegated responsibility within the school. Table 11 sets out the responses. Only 19 schools had delegated responsibility for the development of consumer education below headteacher level. In seven secondary schools, responsibility was delegated to heads of department, in five to cross-curricular co-ordinators, and in two to the personal and social education co-ordinators. In two of the schools responsibility was shared

between a co-ordinator and a deputy headteacher. Of the five primary schools one had delegated responsibility to a deputy headteacher and four to a cross-curricular co-ordinator.

Table 11: Has specific responsibility for consumer education been delegated to a member of your staff?

	Delegated responsibility	
	No. of schools	Schools %
Primary	5	3
Secondary	14	7

In-service training

Only one school, a secondary school, indicated that specific INSET for consumer education had taken place. (This was been during 1992 and 1993.) In this school the teacher responsible for consumer education had led members of the PSE team on staff INSET days and at a 'twilight' session in order to raise their awareness.

However, our visits to schools indicated that other INSET had taken place although not specifically on consumer education. In two instances staff in primary schools had participated in LEA programmes on economic awareness. However, in only one of these did the school recognise that consumer affairs formed a major element within the cross-curricular theme, economic and industrial understanding. A number of the secondary schools we visited had also participated in INSET programmes on economic awareness. They too had not identified these specifically with consumer education.

School policy or guidance on consumer education

Sixteen schools indicated the existence of consumer education in school policy/guidelines (table 12). Seven of these were schools which delegated specific responsibility for consumer education to a member or members of staff. There is, therefore, a clear relationship between delegating responsibility and referring to consumer education in policy guidelines. More than one in three schools with delegation had policy/guidelines compared with one in twenty schools without delegation.

Table 12: Does your school have a policy or guidelines which include consideration of consumer education?

	No. of schools	(% of both primary and secondary schools)
Primary schools	3	
Secondary schools	13	(8.5)

Consumer education and school development plans

Table 13 shows schools which included, or were about to include, consumer education in development plans. Seven of the nine schools with consumer education in existing plans delegated responsibility to a staff member. So 7 out of 19 schools which delegated responsibility gave a positive response compared with only 3 out of a 172 schools which did not delegate responsibility.

Table 13: Is consumer education referred to in your School Development Plan?

	Schools %	Primary No.	Secondary No.
Consumer education in existing plan	5	3	6
Consumer education to be included in future plans	16	16	12

A further 28 schools indicated their intention to include consumer education in future development plans. Six of these were schools with delegated responsibility. This meant that 13 out of the 19 schools with delegated responsibility had, or intended to have, plans for consumer education, compared with 25 out of 173 schools without delegated responsibility.

The effectiveness of consumer education

We asked schools to rate their consumer education provision as 'effective', 'adequate' or 'ineffective' against each of the ten broad aims of consumer education set out in our paper on *Consumer Education in the National Curriculum* (29).

All respondents felt able to rate themselves in relation to most aims. There was, however, for each item a 21.5 per cent 'no response' rate in primary schools compared with 11 per cent in secondary schools. Follow-up visits to primary schools provided some support for the view that these respondents were genuine 'don't knows'. There was also evidence from these visits to suggest that primary schools had some difficulty in interpreting the aims. This seemed to be particularly true of Aims 4 and 9 (see table 14).

Primary schools

Table 14 shows primary schools' ratings of themselves as effective, adequate or inadequate in relation to each aim. This table does not include the 'no responses'.

Table 14: Primary Schools: For each of the following how effective do you consider your school's provision to be?

Aim	Effective (%)	Adequate (%)	Effective or adequate (%)	Ineffective (%)
(1) Choose goods and services intelligently in accordance with needs and resources	12	70	82	18
(2) Make full use of goods and services when faced with particular problems and needs	9	68	77	23
(3) Make effective use of oral and written sources of consumer advice and information	19	56	75	25
(4) Understand their rights as consumers so that they can seek redress when services are deficient	5	36	41	59
(5) Develop negotiating and social skills ... and take full advantage of available services	13	57	70	30
(6) Appreciate the social, economic, environmental, safety and nutritional factors affecting their decisions as consumers	20	67	87	13
(7) Develop an awareness of the economic factors which affect them as consumers	11	57	68	32
(8) Cope with technological changes affecting the provision of goods and services	12	51	63	37
(9) Seek changes or improvements to goods and services which no longer match needs	5	51	56	44
(10) Move from initial responsibility for self and family to a wider understanding and sense of responsibility ...	21	56	77	22

Base: 95 primary schools. Percentages exclude no responses for each Aim.

The responses show that primary schools rated themselves as 'adequate' rather than 'effective' in relation to the aims. In only three aims (Aims 3, 6 and 10) did one in five schools rate their practice as effective, and in two aims (Aims 4 and 9) only five per cent considered themselves to be effective.

When effective and adequate responses are combined, over 50 per cent of respondents considered themselves effective or adequate on nine of the aims. The lowest self-assessment is in relation to Aim 4, with only 41 per cent of respondents judging themselves to be effective or adequate.

In table 15 we present this combined 'effective/adequate' information differently and take account of 'no responses'. The first column shows, for example, that, when 'no responses' were excluded, for only two aims over 80 per cent of respondents rated their practice as effective or adequate. When account is taken of 'no responses' the picture alters considerably to show that on only four aims did more than 60 per cent of schools consider their practice to be adequate or effective.

Table 15: Primary schools rating aims as effective or adequate

% of Schools	Number of Aims excluding no responses	Number of Aims including no responses
over 80%	2	-
over 70%	6	-
over 60%	8	4
over 50%	9	7
over 40%	10	9
over 30%	-	10

Table 16: Secondary Schools: For each of the following how effective do you consider your school's provision to be?

Aim	Effective (%)	Adequate (%)	Effective or adequate (%)	Ineffective (%)
(1) Choose goods and services intelligently in accordance with needs and resources	18	71	89	11
(2) Make full use of goods and services when faced with particular problems and needs	20	62	82	18
(3) Make effective use of oral and written source of consumer advice and information	23	63	86	14
(4) Understand their rights as consumers so that they can seek redress when services are deficient	24	56	80	20
(5) Develop negotiating and social skills ... and take full advantage of available services	36	52	88	12
(6) Appreciate the social, economic, environmental, safety and nutritional factors affecting their decisions as consumers	28	66	94	6
(7) Develop an awareness of the economic factors which affect them as consumers	11	68	79	21
(8) Cope with technological changes affecting the provision of goods and services	14	66	80	20
(9) Seek change or improvements to goods and services which no longer match needs	8	54	51	49
(10) Move from initial responsibility for self and family to a wider understanding and sense of responsibility ...	21	63	84	16

Base: 63 secondary schools. Percentages exclude no responses for each Aim

Secondary schools

Table 16 shows that secondary schools rated themselves as 'adequate' rather than 'effective' in relation to the aims. (Like table 14 it excludes the 'no response' schools.) One in five schools rated their practice as effective on six aims but for only one aim (Aim 5) did this ratio improve to one in three schools. Fewer than one in ten schools regarded their practice as 'effective' on Aim 9. When effective and adequate responses are combined, over 80 per cent of respondents considered themselves as 'effective/adequate' in relation to eight of the aims, and it is only in relation to Aim 9 that less than 70 per cent of schools judged themselves to be effective or adequate.

Table 17 is similar to table 15. It shows that even when 'no responses' are taken into account, over 70 per cent of schools consider their practice to be 'effective' or 'adequate' on nine of the aims.

Table 17: Percentage of secondary schools' rating of aims as effective or adequate

% of Schools	Number of Aims excluding no responses	Number of Aims including no responses
over 90%	1	-
over 80%	8	1
over 70%	9	9
over 60%	9	9
over 50%	10	9
over 40%	-	10

Comparison of primary and secondary schools

Tables 14 to 17 show sharp differences between primary and secondary schools' judgement of their own effectiveness. Secondary schools claim to be as or more effective than primary schools for all ten aims, and tables 15 and 17 show much higher percentages of secondary schools regarding their practice as 'effective' or 'adequate'.

Comparing primary and secondary schools, it is interesting that 'effectiveness' rates are strikingly different for Aims 4 and 5 and strikingly similar for Aims 7, 8, 9 and 10. In the case of Aims 4 and 5 our follow-up work in primary schools indicated that little attention was paid to these crucial aspects of consumer education. However, it was clear that few primary schools consider that helping pupils understand and act on their rights and responsibilities under the school rules fits within Aim 5. Aims 8 and 9 seemed to be the least understood.

Schools with and without delegated responsibility

Table 18 compares schools with delegated responsibility and those without. Schools with delegated responsibility considered themselves to be more effective than schools without delegated responsibility on nine aims out of the ten and on Aim 7 they regarded themselves as equally effective.

Schools with delegated responsibility are also shown to regard themselves as more 'effective or adequate' in eight out of ten aims, the exceptions being Aims 6 and 10.

Table 18: A comparison of effectiveness of schools with and without delegated responsibility for consumer education

Aim	Effective %		Adequate %		Effective or adequate %		Ineffective %	
	with	without	with	without	with	without	with	without
(1)	29	12	71	70	100	84	-	17
(2)	29	11	65	66	94	77	6	23
(3)	39	18	56	59	95	77	5	23
(4)	23	11	53	43	76	54	24	46
(5)	35	21	59	55	94	76	6	24
(6)	35	22	53	68	88	90	12	10
(7)	11	11	72	60	83	71	17	29
(8)	18	12	76	55	94	67	6	33
(9)	12	5	47	48	59	53	41	47
(10)	22	21	50	60	72	81	28	19

Table 19 provides the combined 'effective' or 'adequate' results but this time both including and excluding 'no responses' to particular aims. While the effect of taking 'no responses' into account is generally to deflate the percentage of schools, those without delegated responsibility are affected to a much greater extent than those with it.

Table 19: Percentage of schools with and without delegated responsibility rating aims as effective or adequate

Schools	Number of Aims (excluding no responses)		Number of Aims (including no responses)	
	with	without	with	without
100% of schools	1	0	1	0
over 90%	5	1	1	0
over 80%	7	3	5	0
over 70%	9	7	7	2
over 60%	9	8	9	6
over 50%	10	10	10	8
over 40%	-	-	-	10

Schools and consumer education policy or guidelines

Table 20 compares schools with a consumer education policy or guidelines with those without. Schools with a policy or guidelines regard themselves as more effective than schools without a policy on nine aims out of the ten, the exception being Aim 9 where no school with a policy considered its practice to be effective. Schools with a policy or guidelines regard themselves as more effective or adequate than schools without a policy on nine aims out of the ten and equally effective or adequate on the tenth.

Table 20: Policy and guidelines and effectiveness

Aim	Effective %		Adequate %		Effective/Adequate %		Ineffective %	
	with	without	with	without	with	without	with	without
(1)	21	13	71	71	92	84	8	16
(2)	17	12	75	66	92	78	8	22
(3)	27	19	67	59	94	52	6	48
(4)	27	11	67	41	94	52	6	48
(5)	40	19	60	55	100	74	-	26
(6)	40	20	60	68	100	88	-	12
(8)	29	12	57	56	86	68	14	32
(9)	0	7	57	48	57	55	43	45
(10)	40	19	40	61	80	80	20	20

Table 21 provides similar data to that presented in table 19. It shows that when 'no responses' are included schools with a policy or guidelines are more certain in their responses than others.

Table 21: Schools' rating of aims - with and without policy or guidelines

Schools	Number of Aims (excluding no response)		Number of Aims (including no response)	
	with	without	with	without
100%	2	-	-	-
90%	7	-	2	-
80%	9	3	6	-
70%	9	7	8	2
50%	10	10	10	9
40%	-	-	-	10

Curriculum areas where schools considered their practice to be most effective

We asked all schools to indicate the curriculum areas where they felt their practice was most effective. Table 22 shows the responses for primary and secondary schools by particular curriculum areas.

Table 22: Can you list the curriculum area where you consider your practice in Consumer Education to be most effective?

Curriculum area	% of schools	
	Primary	Secondary
Business Studies	-	42
Cross-Curricular Themes	30	6
English/Media Studies	19	14
Home Economics	(1 school) 0.8	10
Humanities	23	11
Mathematics	26	4
PSE/RE	8	55
Science	27	4
Technology	22	66

The significance of business studies, personal and social education/religious education and technology to consumer education in the secondary schools is striking. So is the lack of evidence that secondary schools in the survey see consumer education as permeating the curriculum in the way advocated by the National Curriculum Council (now the School Curriculum and Assessment Authority). The small number of respondents citing home economics is an indication of how the status of the subject has changed at key stages 3 and 4, now that specialist staff have been drawn into technology teams.

The number of responses from primary schools was lower than that from secondary schools, and reflects their lower estimation of their effectiveness. Their responses do, however, show a more even picture across curriculum subject areas than for secondary schools, with some primary schools recognising the consumer context in many areas of work. Follow-up visits to primary schools showed that they refer to integrated topic work as cross-curricular themes, whereas in secondary schools the latter term refers to the themes identified by the National Curriculum Council. Overall the data in table 22 seems to indicate that primary school pupils are more likely to have a whole curriculum experience of consumer education than pupils in secondary schools.

5. Delivering consumer education: what teachers say about their work

The survey results give a general picture of consumer education in our sample schools but do not give an insight into the way schools and individual teachers think about their work in consumer education. This is why we asked local education authorities to identify schools which they thought demonstrated good practice. We also asked schools if they would like to talk further about their work. We selected a range of schools from those who said yes. Some schools we approached then indicated that they had little to add and we did not visit them, and some decided against a visit. We visited six primary schools and seven secondary schools to talk to them in detail about their work. This was 19 per cent of the primary schools and 31 per cent of the secondary schools who had said they were willing to talk.

The purpose of the visits was to:

- follow up more closely the individual responses to the questionnaire;
- find samples of documents and lesson planning;
- get the personal perceptions of teachers on consumer education provision.

Primary schools

Four of the six primary schools we visited were in urban areas and two in residential/rural areas. They ranged in size from 57 to 480 pupils on roll and 2 to 22 full-time teachers. Only one of the schools had significant experience of having a co-ordinator with specific responsibility for cross-curricular work, although one other had recently made a part-time appointment for cross-curricular themes. The school with a co-ordinator was also the only

school with a policy statement referring to consumer education. No school had current plans for the specific development of consumer education and in four of the schools there was no intention to give any emphasis to consumer education in future plans. Only one of the schools considered its practice to be effective in all the aspects of consumer education, the others describing themselves as adequate rather than effective in most areas. Appendix 3 has the summary accounts of the conversations we held in each school.

It was clear that this was the first time the schools had been invited to consider their practice in relation to the aims of consumer education. In some cases the meaning of particular aims we had set out was not understood. This was particularly the case with Aim 8 ('coping with technological changes affecting the provision of goods and services') and Aim 9 ('seeking changes or improvements to goods and services which no longer matched needs'), but to some extent it was true of all the aims. For example, it was only through the conversation that two schools were able to recognise that both the formal curriculum and extra-curricular work contributed to Aim 10 in terms of a 'sense of responsibility to others'. There was, moreover, little to suggest that primary schools were considering the contribution of particular subjects to consumer education and vice versa. It seemed that consumer objectives persisted as a result of previous practice rather than as a consequence of a current curriculum review.

Similar conversations in these and other schools about other aims led to the conclusion (as in our 1988 survey) that the amount of consumer education provided is almost certainly underestimated by teachers. Of greater concern today than in 1988, however, is that this underestimation persists despite the presence of consumer-related objectives in Statutory Orders and in non-statutory guidance for (in most cases) three years.

Headteachers explained this as one of the difficulties associated with managing the demands of the national curriculum and its assessment, and with the duties associated with the local management of schools scheme. An additional factor for small primary schools must also be that there are too many curriculum leadership jobs for too few teaching staff. It is significant that only in the largest primary school we visited was there a co-ordinator for cross-curricular work based at the school and evidence of a systematic programme to work with individual teachers and groups of teachers. And even here, a strong external influence was present in the form of an interested LEA adviser and financial support for the initiative.

It is worth noting that other schools were involved in other initiatives (to form links with business, to raise money for school or charities and so on) as a result of external influence and motivation. The existence of guidance and a statutory requirement can be conceived as creating the opportunity for the further development of consumer education, but its realisation at the primary phase may depend upon the kind of external intervention and support available for education-business links. As one headteacher put it:

'I would welcome assistance from outside agencies to work with staff and children ... a flow of information on consumer matters for staff (would be welcome) although the school budget for INSET is not large.'

Secondary schools

The seven secondary schools visited were situated in large urban areas and smaller towns. They ranged in size from 650 to 1,600 pupils and from 34 to 110 full-time teaching staff. Four were years 7 to 11 schools (one of them was for boys only) and three years 7 to 13 schools. All were LEA schools with a wide range of pupil abilities and motivations. Three schools had co-

ordinators whose responsibilities included consumer education, and two schools had policy statements which included consumer education. Four of the seven had no plans to develop consumer education. Appendix 3 provides accounts of our conversations in each school, which show how schools interpreted consumer education and planned for it. These accounts and other information from the schools raise issues about the delivery of consumer education.

The schools described their practice as adequate rather than effective. Only on Aim 5 (develop negotiating and social skills ...) did a majority (four) of the schools claim to be effective. No school claimed to be effective on Aims 7, 8, 9 and 10 and practice was said to be ineffective in three or more schools on Aims 4, 9 and 10. There was a lack of emphasis on aims concerned with consumer rights, action and redress (for instance Aims 4 and 9). Given the acknowledged ineffectiveness of primary schools on these aims, where else, if not in secondary school, are young consumers to be given this vital information and the appropriate skills?

Similarly, questions must be asked about those cases where practice was assessed as ineffective in areas which form part of statutory requirements (as in Aim 8) but where nevertheless the need for remedial action was not identified.

The analysis thus far does not give a full picture of the status of consumer education within the seven schools. There is evidence of attempts to co-ordinate; schools can point to areas of practice in consumer education; individual teachers are producing interesting and stimulating work for their pupils; and there are examples of positive interventions by LEAs and trading standards departments. There is also a huge store of energy, enthusiasm and expectation on the part of some teachers which seems to be held in suspension as a result of unwanted external changes to the curriculum in these schools. And yet, despite this evidence, there was no sense that consumer education

was thriving in the schools. Most striking, for example, was the lack of interaction between personal and social education programmes and subject areas.

In one school real attempts had been made to audit and review existing curricula. There were detailed matrices for each subject department showing what was being done, when and in relation to which cross-curricular theme, dimension or skill. But none of this seemed to reach the essential element: What do we mean by effective contributions to this theme? What are our lessons really like? How do they match up to our aspirations?

In another school a PSE team had taken its own decision to ignore the rest of the curriculum in planning its consumer-related work, on the grounds that the status of consumer education would be enhanced if it were a separate entity. In another, a carefully worked out set of objectives for a distinctive and forward-looking PSE programme appeared not to take into account the contributions of other subjects and left the interpretation of those objectives to individual teachers.

In only one school did there appear to be a real attempt to start from first principles and to bring teachers, pupils and subjects together in a whole curriculum sense. It was early stages in that project and difficulties were inevitable, but this classroom-focused approach seemed most likely to resolve the anomaly of cross-curricular themes being described both in terms of national curriculum subjects and as distinctive topics.

Within the PSE programmes themselves questions arose about the status of consumer education. First, in most examples of PSE programmes there was no progression towards consumer education objectives. Topics tended to be covered once and in very few lessons and to use compilations of materials,

which sometimes had no apparent coherence. Only in one school was there a systematic attempt to build, broaden and enrich, but even in this programme a short unit on money stood by itself as a single element in a five-year programme.

In this sense, therefore, pupils' experiences of consumer education in PSE might be confined to a few lessons on isolated topics rather than comprising a development ranging from personal consumer issues through to the family and wider community and taking into account policy questions. This was in sharp contrast to those parts of PSE programmes in Years 10 and 11 concerned with careers education. During these two years consumer and other issues appeared to give way to education for the labour market. Interestingly, education for leisure was a feature in two schools and is arguably an important aspect of consumer education at a time when enforced leisure and increased preference for leisure are features of our economy and society.

The school visits provided very little information about consumer-related activities in history, geography, science, mathematics, English, art and design, music and languages, all subject areas identified in section 2 as prescribing consumer objectives. What information there was appeared in matrix form or by anecdote. There was therefore very little evidence to be found of subject-related work that schools wanted to point to.

The exception to this was in those schools in which home economics specialists now found themselves working as part of a technology team. Here they were quick to point to the contrast between the depth of coverage of the consumer dimension in home economics or food studies programmes at key stages 3 and 4 and the treatment of it in national curriculum technology. For them this contrast was unacceptable and working with it a source of frustration.

A further issue arising from this, and not one recognised by all teachers, is one of perspective. There is a deep difference between courses which consider consumer issues largely from the viewpoint of the 'maker' or 'seller' and those which seek the viewpoint of the consumer or client. In this sense national curriculum technology is not seen as a substitute for a home economist's perspective on consumer matters, just as business studies cannot be seen by the co-ordinator for economic and industrial understanding as providing a consumer perspective on business behaviour.

Six of the schools referred to agencies outside of the school providing help for their work. In two schools the existence of an LEA support programme for economic awareness offering guidance and networking was of clear benefit. In two other schools close links with the trading standards departments had direct and positive effects on provision. Of real concern in two schools was the withdrawal of support from trading standards and the realisation that the LEA was finding it difficult to maintain its programme in its changed financial circumstances. Unlike their programmes for work experience or business links, none could point to a national initiative in consumer education which would add weight to their arguments in school. Consumer education in these schools appears to be hanging on ... but only just.

References

1. School Curriculum and Assessment Authority, *The Review of the National Curriculum: a report on the 1994 consultation*, 1994.
2. National Consumer Council, *A Better Class of Consumer: an investigation into consumer education in secondary schools*, 1983
3. National Consumer Council, *Consumer Education and the National Curriculum*, 1989.
4. National Consumer Council and Welsh Consumer Council, *Consumer Education in Primary Schools*, 1989.
5. National Curriculum Council, *Curriculum Guidance 3 - The Whole Curriculum*, 1990.
6. National Curriculum Council, *Curriculum Guidance 4 - Education for Economic and Industrial Understanding*, 1990.
7. National Curriculum Council, see reference 11, p. 3.
8. National Curriculum Council, see reference 11, p. 3.
9. Curriculum Council for Wales, *Advisory Paper 7: Economic and Industrial Understanding*, 1990.
10. National Curriculum Council *Curriculum Guidance 5 - Health Education*, 1990.
11. EEC, *Resolution of the Council for Ministers of Education*, meeting within the Council, (88/C177/03), 1988.
12. National Curriculum Council, *Curriculum Guidance 7 - Environmental Education*, 1990.
13. National Curriculum Council, *Curriculum Guidance 8 - Education for Citizenship*, 1990, p. 8

14. National Curriculum Council, *Mathematics and The National Curriculum*, 1990, p. F1.
15. National Curriculum Council, *English and the National Curriculum and its Assessment*, 1990, p. A1.
16. National Curriculum Council, *Science and the National Curriculum*, 1991, p. 2.
17. National Curriculum Council, *Technology and the National Curriculum*, 1990.
18. National Curriculum Council, *History and the National Curriculum*, 1991, p. C9.
19. National Curriculum Council, *Geography and the National Curriculum*, 1991.
20. National Curriculum Council, *Art and the National Curriculum*, 1992, p. C7.
21. National Curriculum Council *Modern Foreign Languages and the National Curriculum*, 1992, p. G7.
22. C. Mackenzie, 'Cross Curricular Dissensions', in M. Atherton and M. Davis, *Cross Curricular Themes: Managing Innovation*, MUTV/EIAP, 1991.
23. D. Hargreaves, 'Coherence and Manageability: Reflections on National Curriculum and Cross Curricular Provision', *The Curriculum Journal*, Vol. 2. No. 1. 1990.
24. I. Jamieson, *EIU in the National Curriculum*, paper presented to Her Majesty's Inspectorate seminar on EIU 1992.
25. L. Thomas, 'Preparation for Adult Economic Life - The Case for Subject-based Classroom Relevance', *Economic Awareness*, Vol. 6. No. 2, 1994.
26. National Consumer Council, see reference 2.
27. Local education authority guidance.
28. National Consumer Council, see reference 2.
29. National Consumer Council, see reference 2.

Appendix 1

Consumer education and the cross-curricular themes

These extracts are taken from the non-statutory guidance issued by the National Curriculum Council in 1990.

1. Economic and industrial understanding and consumer education

At all key stages pupils should have a knowledge and understanding of what it means to be a consumer, how consumer decisions are made and the implications of these decisions.

Key stage 1 and 2

Be aware that they are consumers and that this links them to people who produce goods and provide services. e.g. English AT (attainment target) 1: Speaking and Listening. Talk about local shops, including which they like, what is sold and the price of the goods.

Know that buying, selling and giving are ways of exchanging goods and services. e.g. Technology AT 1: Identifying Need and Opportunity. Know that goods are bought, sold and advertised.

Understand what it means to be a consumer and how consumers and producers relate to each other. e.g. Technology AT 3: Planning and Making. Know that the needs and preferences of consumers influence design and production of goods and services.

Key stage 1 and 2

Consumer decisions have implication for other people. e.g. Science AT 2: Life and Living Processes. Analyse implications for the environment of choosing different types of clothes, food and cosmetics.

Choose goods and services on a rational and informed basis in accordance with one's needs, wants and resources. e.g. Mathematics AT 2-4: Number. Know how to take full advantage of different financial services in personal budgeting.

(Source: *Curriculum Guidance 4 - Education for Economic and Industrial Understanding*, National Curriculum Council, 1990.)

2. Health education and consumer education

The emphasis in most health education curricula is on encouraging individual responsibility, awareness and informed decision making.

Key stage 1 and 2

Food and nutrition Science AT 2: life and living processes: For example know that there is a wide variety of food to choose from and that choice is based on needs and/or culture.

Psychological aspects of health education Technology AT 1: Identifying need and opportunity. Understand that actions have consequences for oneself and others.

Key stage 3 and 4

Environmental aspects of health English AT 1-5. For example understand the impact of the media and advertising on attitudes towards health.

Food and nutrition Technology AT 1-4: Understand consumer aspects of food hygiene: shopping for food; legislation, including the current food labelling system.

(Source: *Curriculum Guidance 5 - Health Education*, National Curriculum Council, 1990.)

3. Environmental education and consumer education

Key stage 1 and 2

People and communities Geography AT 2: The home area and region. For example, pupils could examine their local area, talk about likes and dislikes, talk to parents and grandparents about changes.

Buildings, industrialisation and waste History AT 1: Knowledge and Understanding of History. For example, pupils could undertake an investigation of the local high street, compare changes to the environment that have taken place and the effects on the environment.

Key stage 3 and 4

Buildings, industrialisation and waste Science AT 4: Physical Processes. Explore the implications of renewable and non-renewable resources and the effects on the natural environment.

People and communities Geography AT 5. Environmental Geography. For example, the impact of human activities on the environment - the development of a dock area.

(Source: *Curriculum Guidance 7 - Environmental Education*, National Curriculum Council, 1990.)

4. Education for citizenship and consumer education

Key stage 1 and 2

Community How different roles are accompanied by a variety of duties, responsibilities and rights.

English AT 1: Speaking and Listening. Pupils discuss different groups of people and different types of responsibility in those groups.

Public services How the services people need are provided in different ways.

History AT 1: Knowledge and Understanding of History. For example, investigate the public services available locally 100 years ago and who provided them. Compare provision then with provision now.

Key stage 3 and 4

Being a citizen English AT 1: Speaking and Listening. For example, different kinds of rights and how these can be exercised, protected and in some cases threatened. Exploration through role play.

The citizen and the law Technology/home economics. For example, legal responsibilities and rights.

(Source: *Curriculum Guidance 8 - Educating for Citizenship*, National Curriculum Council, 1990.)

Appendix 2

Consumer education and national curriculum subjects

These extracts are taken from the statutory guidance issued by the National Curriculum Council from 1990 to 1992.

1. Mathematics and consumer education

Key stages 1 and 2

Using and applying mathematics: Using or interpreting mathematical terms and mathematical aspects of every day language.

Numbers: Make sensible estimates of a range of measures in relation to everyday objects.

Handling data: Accessing information. Extracting information from booklets/brochures/timetables e.g. the least expensive day trip.

Key stages 3 and 4

Using and applying mathematics: Interpret information presented in a variety of mathematical forms. Be able to discuss the findings of a particular survey.

Examine critically the mathematical presentation of information. Appreciating the different ways in which the presentation of information can influence choice.

Handling data: Conduct a survey on an issue of their choice. Design and use a questionnaire to survey opinion example.

(Source: *Mathematics in the National Curriculum*, 1991.)

2. English and consumer education

Key stages 1 and 2

Speaking and listening: Take part as speakers and listeners in a group discussion.

Reading: Read accurately and understand straightforward signs, labels, etc. Search for information from a variety of sources in a particular context for a particular purpose.

Writing: Shape chronological/non-chronological writing. Writing descriptions of an event e.g. express feeling.

Key stages 3 and 4

Speaking and listening: Give a well organised and sustained account of an event, personal experience ... express a point of view clearly and cogently and interpret accurately statements made by others ...

Reading: Recognise features of presentation which are used to inform, reassure and persuade. Examine impact of advertising on consumer choice.

Presentation: Show some ability to use presentational devices.

(Source: *English in the National Curriculum*, 1990)

3. Science and consumer education

Key stages 1 and 2

Scientific investigation: Ask questions such as how? why? what will happen if? Examine a product. Encourage children to express views about availability of materials.

Life and living processes: Know that human activity may produce changes in the environment. Initiate a discussion about impact of litter on the environment.

Materials and their properties: Testing packaging for a particular purpose and relationship to other material. How might we test these materials to find out which might be the strongest?

Key stages 3 and 4

Scientific investigation/life and living processes: Ask questions, suggest ideas, make predictions based on prior knowledge which can then be investigated.

Materials and properties: Be able to relate properties of a variety of classes of materials to their everyday uses. Carry out a test having first identified appropriate criteria for testing. Evaluate results.

(Source: *Science in the National Curriculum*, 1991.)

4. Technology and consumer education

Key stages 1 and 2

Evaluating: Comment upon existing artifacts, systems or environments. Examine a product generated for consumers and discuss its purpose and desirability.

Identifying need and opportunity: Suggest changes to be made in response to need. As a result of evaluation suggest changes/ improvements to a product. Carry out a survey of people's views about a particular aspect of a product to be made.

Design: Use talk, pictures etc. to develop design proposal for a new product giving reasons for choices.

Make: Consider appropriate materials for the product in question.

Key stages 3 and 4

Evaluate: Comment upon existing artifacts, systems, environments. Know that aesthetic qualities influence consumers' choices e.g. appearance of food, packaging etc.

Identifying need and opportunity: Consider the influence of advertising on consumers and recognise that the preferences of consumers can change.

(Source: *Technology in the National Curriculum*, 1990.)

5. Geography and consumer education

Key stages 1 and 2

Geographical skills/places and themes: Make a representation of a real place ... encourage pupils to observe their surroundings and describe what they see.

Human/environmental geography: Pupils can discuss likes and dislikes about feature of the environment they live in – what is good and bad about it for the people who live in it? Identify ways in which they could improve their environment for different groups of people using simple questionnaire design and survey.

Key stages 3 and 4

Geographical skills/places and themes: Use indicators to identify variations in quality of life between place e.g. food consumption, production.

Knowledge and understanding of places: Describe and analyse the patterns of trade between countries. Look at import and export among developed and developing countries. Impact of High Street choice on developing countries.

Human geography: Analyse the distribution pattern of shopping centres in an area. Examine how provision of goods and services in shopping centres of different sizes influences economic activities, public services.

(Source: *Geography in the National Curriculum*, 1991.)

6. History and consumer education

Key stage 1 and 2

Knowledge and understanding of history: Recognise that over time some things changed and others stayed the same. Victorian England - home and home life. Britain since 1930 - the impact of radio, cinema and television.

Use of historical sources: Recognise that historical sources can stimulate and help answer question about the past.

Key stage 3 and 4

Knowledge and understanding of history: Show awareness that patterns of change can be complex - when explaining changes in living standards during the 20th century identify links between technological developments and economic growth.

Historical sources: Comment on the usefulness of an historical source - explore the evolution of mass communication.

(Source: *History and the National Curriculum*, 1991.)

7. Physical education and consumer education

Key stages 1 and 2

Recognise the effects of physical activity on their bodies. Discussion about health choices/leisure choices and provision

Key stages 3 and 4

Consider use of community resources in carrying out a healthy and enjoyable lifestyle. Pupils could carry out a survey of local provision for sporting and leisure activities. Use of appropriate specialist equipment, footwear, clothing and materials in certain conditions. Compare the suitability of certain equipment for different tasks.

(Source: *Physical Education in the National Curriculum*, 1992.)

8. Music and consumer education

Key stages 1 to 3

Describe, discuss and undertake simple analysis of musical composition – live and recorded. Relate musical style to its social, historical and cultural background.

(It is within this strand that opportunities are available to explore the impact of promotion, advertising and mass media on musical taste and availability. Consumer testing of current music technology – keyboards, synthesizers, etc.)

(Source: *Music in the National Curriculum*, 1992.)

9. Art and consumer education

Key stages 1 to 3

Identify different kinds of art and their purposes ... Examine the diverse ways that images, symbols and objects are used ... to convey meaning

(The programmes of study at this key stage present a number of opportunities to examine media/message issues and their impact on the consumer.)

(Source: *Art in the National Curriculum*, 1992.)

10. Modern languages and consumer education

Area A: Everyday activities

Home life, daily routine, shopping, food and drink, youth culture.

Area B: Personal and social life

Social attitudes, customs and institutions e.g. role play in a variety of situations, restaurants, shops, public services.

Area E: The world of communication

Media exploration e.g. advertising impact of advertising on consumers.

Area F: The international world

Travelling abroad, holidays e.g. currency,

(Source: *Modern Foreign Languages and the National Curriculum*, 1992.)

Appendix 3

School case studies - primary schools

Primary school A

School A is a Church of England primary school in an urban environment with 244 year 1-7 pupils on roll and ten staff (including seven full-time teachers).

The school describes itself as 'adequate' in most of the ten aspects of consumer education, although existing school policy and development planning processes do not refer directly to consumer education. Responsibility for curriculum work is taken by individual staff on subject lines although there are curriculum and special educational needs co-ordinators. A governors' curriculum sub-committee has been formed, but has yet to begin work. Emphasis in current planning by staff is on the requirements for school inspection.

The headteacher emphasised the importance of materials produced by business (to the curriculum) and of links with the outside community. He wanted to develop a number of permanent links with local businesses and locations

- a soft drinks company
- a supermarket chain store
- environmental protection agency
- science museum.

He sees such links as important in developing pupils' negotiating and social skills as well as equipping them to handle buying, selling, advertising and labelling.

Structured play is used in the infants department and is seen by the headteacher as an important vehicle for early years development.

Considerable emphasis is put on environmental issues as part of the informal as well as the formal curriculum (can recycling and other projects). Pupils are encouraged to set their own needs in the context of others through projects to give help to a range of local and national charities.

The introduction of the national curriculum and assessment arrangements is perceived as having narrowed the opportunities for local projects and responsiveness to local issues because it is thought to have affected teacher choice. In a small school it is often difficult to 'cascade' the outcomes of staff INSET work because individual staff have so many responsibilities. Managing staff time for planning and development is also difficult in a school which has had a 50 per cent turnover of staff in four years and a number of extended illnesses.

The headteacher would welcome assistance from outside agencies to work with staff and children and a flow of information on consumer matters for staff, although the school budget for INSET is not large.

Primary school B

School B is a voluntary aided primary school in a residential area with a growing pupil roll (currently some 200) and nine teaching staff including the headteacher.

The school describes itself as 'effective' in all of the ten aspects of consumer education, although existing school policy and development planning processes do not refer directly to consumer education. Responsibility for curriculum leadership lies in the hands of co-ordinators for science and technology, history, geography, English and mathematics with the headteacher taking responsibility for special educational needs, INSET and appraisal. The curriculum is delivered via science or history/geography based themes with additional enrichment topics for mathematics and language work. Religious education plays an important role in the life of the school.

Pupils are taught through aspects of the science, history and geography curriculum to consider the effects of what they buy on their own health and on the environment. From Year 1 they are also encouraged to choose wisely from the cash cafeteria in the

school Early years pupils take menus home for parents to choose with them and there is no school tuck shop.

Elements of the mathematics curriculum are designed to ensure that the children gain familiarity with money and with cost, change, and percentage value. Early years projects include running a shop and preparing food for it. In the later stages of key stage 2 problem solving exercises encourage pupils to consider the sale of goods and services and business profit/loss.

An important feature of the school is a series of extra-curricular activities run by staff and helpers. These include a gym club, football coaching, technology club, and a computer club. Pursuing these seriously as leisure activities is seen as an important contribution the school can make to future time-choice patterns.

An equally important part of school life is the support given to a number of charities and people in need. A whole-school Christmas show raises money for charities like Barnado's, Shelter, NSPCC and the Rainbow Children's Trust. During Lent each class devises its own project to raise £25 for the Diocesan Children's Rescue Society and a Harvest Mass involves children in preparing parcels for local elderly people.

Links with the local community help children to consider public services like the police and fire brigade and include a range of visits on educational themes, including appropriate visits to local shops on consumer issues.

Concern for environmental issues is expressed in a range of ways. There is considerable emphasis on the school environment - keeping it clean and tidy. A bird and butterfly garden has been created in the school grounds with the help of local rangers and the Nature Conservancy Council, and flowers and bulbs have been planted around the school. Emphasis in the curriculum is placed on the use of biodegradable materials.

Primary school C

School C is a large primary school in an urban area with 480 full-time pupils and 60 nursery pupils and 22.5 teaching staff.

The school describes itself as effective or adequate in all ten aspects of consumer education which, through the cross-curriculum theme economic and industrial understanding, is referred to in the school's curriculum statement and development plans. Curriculum leadership is provided by subject and stage co-ordinators some of whom also have responsibility for different cross-curricular themes. Interest in economic awareness of which consumer education is seen as part, stems from the longstanding interest of the headteacher and involvement by the co-ordinator in a well-established LEA run scheme for primary schools. This has enabled the school to develop specific projects in a number of curriculum areas in order to enhance staff expertise and aspects of the curriculum. The co-ordinator has been LEA funded (via enhanced staffing) to work in other classrooms and with an outside agency on the projects, some of which have been published by the LEA.

The co-ordinator recognises the beneficial aspects of this way of working. She points to the effects on her own understanding of her colleagues' work and their awareness of her curriculum interest. She refers to the need to help her colleagues to review their thinking about pupils' knowledge and thinking and to develop projects accordingly. As a result she believes that she really is helping to develop pupils' critical skills rather than just telling them things. To her, valuing pupils' thinking is the key to progress and to increasing their 'life choices'.

The co-ordinator reports to the Governors at least once per annum. The latest report refers to a project on leisure facilities and their use at a nearby sports complex. Work has begun to plan a mathematics/language based investigation in collaboration with a local Asda store where the co-ordinator spent a two weeks placement. A number of pupils in Years 5 and 6 (who are receiving additional support in mathematics and language) will look at the customer service side of the store and consider such things as bar coding and the consumers, buying in large/small quantities and promotional

campaigns. There is also a concern to explore the environmental effects of packaging policies.

A range of environmental projects have been undertaken including a campaign to clear up a local greenfield site and to develop a school garden. Links have been established with a number of environmental agencies to further this issue. Concern for others has been the focus for a number of fund raising events, some of which including a car boot sale were planned by the children. Overall some £2,000 was donated through these efforts. The headteacher considers these projects as making a good contribution to the children's sense of responsibility for the environment and for others in the community.

The school considers itself as providing an effective and well co-ordinated consumer education. Constraints on current and future development are seen as being the constant changes of policy by government and the administrative demands of the day. To some extent the national curriculum is viewed as limiting flexibility, although there is a confidence in the school that the national curriculum is being matched with what they want to do and not *vice versa*.

Primary school D

School D is a primary school with 200 pupils on roll, seven full-time staff and two classroom assistants. The school draws its pupils from a community housing estate on the edge of a town in a country area.

The school's response to the survey questionnaire commented on the difficulty of quantifying the attention given to consumer issues in the curriculum. In this school one of the principal aims is to provide a rich cultural and artistic environment for pupils who do not encounter this in their own home lives.

Classes are vertically grouped in order to encourage pairs of teachers to work together on the whole school topic based approach which focuses on humanities in term 1, technology in term 2 and science in term 3. Curriculum leadership is provided in a number of subject areas, but the number of teaching staff precludes coverage of all areas in this way. A strong collaborative ethos does however help to overcome this. At

the moment there is no agreed written school development plan, although the headteacher is working on this.

The school adopts a very positive approach to educational and cultural visits in order to widen the children's experiences. In addition visits to the school by the public services (fire, police, transportation) emphasise safety education. Community links are also developed informally through work experience placements by local secondary school pupils and trainee nurses. The school is also considering how it might best link with industry in collaboration with the LEA's education/industry team.

While the headteacher finds it difficult to judge the school's consumer education work on many aspects she is pleased by the concern shown by the children for others in need, especially since many of the children are in situations of need themselves. A positive effort to help pupils relate to global needs and problems through the curriculum reinforces work to raise money for Help the Aged, UNICEF, Nature Conservancy, Red Nose Day and others.

Curriculum and theme planning is the responsibility of the deputy headteacher who has been working with colleagues to co-ordinate the whole school theme for the Autumn term 1993. The theme has a humanities bias 'People and Places' and is rich in planned consumer education experiences.

Primary school E

School E is a primary school with 380 key stage 1 and 2 pupils, 50 nursery children and 15.5 teaching staff. The school roll has doubled in the last eight years. The school is located in an urban area in a large housing estate. Pupils are from a range of ethnic and religious backgrounds and a number of children with disabilities are integrated into the mainstream school.

The school describes itself as effective in three aspects of consumer education and adequate or ineffective in seven others. However, a recent development is the appointment of a cross-curricular co-ordinator whose specialist role is to input at the planning stage on cross curricular themes like consumer education and environmental

awareness. The appointment developed from the teacher's previous part-time (0.3) appointment as an unattached teacher taking over colleagues' classes so that they could have in-school planning and preparation time. During the time with the various classes the teacher focused on personal and social education issues identified with each class teacher. A part-time (0.5) appointment has also been made to continue its practice. As a result of the reorganisation the headteacher expects a more systematic development of cross-curricular issues to occur.

Current practice is based on inserts into whole school topics for the different key stages. The headteacher stressed the importance of encouraging older pupils to care for younger ones and for the environment of the school. All Year 6 pupils, for example, have monitor duties - helping with the library; gardening; helping nursery children with their lunches. A newly formed residents' association which uses the school premises provides another source of community experience for the pupils through a Young Person's Committee. Back at school the Year 6 pupils hold a weekly discussion with the headteacher at which they voice their concerns about school issues - safety on the roads near school, a tuck shop, classroom issues and others. Children are also involved in negotiating their own class rules as part of an assertive discipline policy. All this helps the children not only to participate but to develop negotiating skills. Their awareness as consumers of their schooling is seen as helping the children to put their own needs in context. Events to help local children in need and a termly project all encourage the pupils to see a wider community perspective.

Elsewhere in the curriculum local gas, electricity and railway officials help with safety issues and all Year 6 pupils take a cycling proficiency course. Local shops are a real source of stimulus for work on prices and shopping. One feature is the Life Centre Caravan's annual visit when each class can explore issues concerned with 'good' and 'bad' things for the body. This led one class to investigate advertising in detail.

Primary school F

School F is a voluntary controlled school serving a number of small villages in a rural area and attracting about one-third of its 57 full-time infants and juniors and part-time nursery children from outside its catchment area. The teaching head is assisted by the

equivalent of two and one-fifths other teachers who work with children in three classes (Infant, Lower Junior and Upper Junior). The school is housed in a building erected in 1875. The school has a record of success in national awards, recently winning a Young Historian competition for work by Years 5 and 6 pupils on local history and an award for successful partnership with a local multinational company. Her Majesty's Inspectorate recognised the school's education-business links as an example of good primary practice.

Given the small number of staff and pupils curriculum planning tends to operate on a whole school basis via a topic-based approach for history, geography, technology, science and cross-curricular themes, and separate lessons for mathematics, some language work, physical education and religious education (through the daily school assembly). The inclusion of cross-curricular themes as defined by the national curriculum council in curriculum planning is seen as essential by the headteacher who sees an overemphasis on discrete subjects as detracting from the whole curriculum emphasis she favours.

The headteacher perceives consumer education as an essential aspect of economic and industrial understanding, environmental education, health education and citizenship. In particular she views its role as helping children to 'see the other person's point of view' and there are strong equal opportunities and world dimensions to all topic-based work. Given the rural context of the school she sees it as essential for the school to go into the urban environment in order to widen pupils' experience and to expose them to industry and commerce. She is less concerned with consumer rights ('that can be left for the secondary schools') than with her youngest pupils handling money and experiencing shopping ('they haven't got places to shop and have few money skills').

The headteacher described two pieces of work completed during 1993 as examples of how the school liked to work - 'Money doesn't grow on trees, or does it?' - and 'Water in the Environment'.

The Year 6 work on the money theme was captured in a 7 minute video written and produced by the children but edited professionally through the school's links with

industry. The video shows the children reflecting on the history of money and its functions as a medium of exchange, a store of value and a means of facilitating credit. They came into contact with five local businesses who provide consumer services and were encouraged to think about the relationship between income, spending, saving and debt.

The 'Water in the Environment' topic was rich in science as well as history and geography. Of particular relevance to consumer education was their investigation of local water supplies. They received excellent support from the Severn and Trent Water Authority in their visit to a reservoir and a pumping station, and from a company of dyers who used and recycled river water in their process. In this way they were led to consider the importance of clear water to our lives, to look at this in the context of a developing country and to consider the effects and control of water pollution.

The headteacher stressed that above all it was important for teachers to address consumer and other issues from the children's viewpoint rather than trying to impose adult solutions to problems that children see quite differently.

School case studies - secondary schools

Secondary school A

School A is a comprehensive school for eleven to sixteen-year-olds in an urban area with 1,072 pupils on roll and a teaching staff equivalent to 68.9. A deputy headteacher has responsibility for cross-curricular themes in general and is supported by co-ordinators for personal and social education, environmental and industrial understanding, health education, environment, citizenship and equal opportunities. A curriculum audit was carried out for PSE but this was found to be an unhelpful way forward for the school.

As a result the co-ordinators have been given time to work together and with faculty heads to develop a whole-school project relating to the proposed reopening of an open-cast coal mine near to the school. The team sees this as an ideal way of helping

faculties to think about particular themes, including the possible effects on people as consumers of housing, roads, and the environment in their locality. The idea of the project has been welcomed by the staff and is perceived as being helpful in:

- enhancing what is already going on in the curriculum;
- highlighting different possibilities in different curriculum areas;
- giving adequate planning time without affecting current work;
- giving co-ordinators and faculties flexible working arrangements.

Parallel with this development has been work on a series of policy statements for cross-curricular themes. The statement on economic awareness and industrial understanding contains the following rationale and purposes.

'Rationale

All students are entitled to receive a broad and balanced programme in economic awareness and industrial understanding to help them cope with economic decisions such as how to organise their finances and spend their money. Students also need to have a basic understanding of government economic policy and the impact of economic activity on the environment.

Purposes

1. To help the student organise finances.
2. To help students form views on economic and industrial issues.
3. To cover aspects of industry and the economy such as business, commerce finance and consumer affairs.
4. To prepare students for their roles as producers, consumers and citizens in a democracy
5. To have direct experience of industry and the world of work

- 6 To experience being part of small scale business and community enterprise projects.'

Clear reference is made to consumer affairs. Drafts of these statements have been presented to the school's governors for comment and approval. The co-ordinator for EIU was involved in an LEA run course for co-ordinators which is ongoing and which will provide feedback on the progress made at the school. The school has clear lines of responsibility for the development of consumer education.

Secondary school B

School B is a comprehensive school for eleven to eighteen-year-olds with over 1400 pupils and 90 teaching staff serving a town community. The eight form entry school attracts pupils from a wide area including a nearby local authority where selection remains.

Cross-curricular themes are being addressed by a number of curriculum committees with representation from all subject areas and the governing body. While consumer education is not the focal point of any of these committees and is not referred to in school curriculum documents and development plans' aspects of consumer education form an important part of the personal and social education programme for Year 11 pupils

A 'Money and Consumer Management' module is one of two City and Guilds Diploma of Vocational Education modules (the other is 'Work Experience') available to all Year 11 pupils through the personal and social education programme. Mixed ability groups follow a consumer quiz-style format for half one term (55 minutes per week) and through this prepare for a case study which involves:

- reading background information in order to draw up a personal budget and spending plan;
- discussing consumer problem case studies;
- role playing a complaints procedure and writing a letter of complaint.
- preparing for a consumer rights quiz.

The module is run in conjunction with officers from a trading standards department from whom the materials used in the module were obtained. These provide pupils with a mini-handbook on budgeting, saving, buying on credit, prices, consumer problems and making complaints. Worksheets are linked to each of the topics and act as stimulus for discussion by small groups.

The PSE team (a committed group of six teachers which includes a deputy headteacher, a head of year, two assistant heads of year and the two careers teachers) recognise that many aspects of consumer education are handled elsewhere in the curriculum through national curriculum subjects and in business studies. However, they believe that giving it a status alongside health education/drugs education and careers helps pupils to see it as a crucial life skill. They also see the module as ensuring that all pupils experience some consumer legal and rights issues in their final year at school.

Secondary school C

School C is a boys comprehensive school for eleven to sixteen-year-olds in a large city with some 800 pupils on roll. The school was nominated by its LEA as being particularly effective in consumer education having reached the national final of Young Consumer of the Year three times, won the regional final three times and the local final four times. The school was also the only school in the survey to say that it had run INSET specific to consumer education.

The co-ordinator for consumer education is a home economist by specialism and now senior teacher with responsibility for personal and social education, health and safety, the school timetable and supply cover arrangements. She is anxious about the effects of the introduction of design and technology on the consumer education aspects of options work in Years 10 and 11. She regrets a loss of practical work time for boys who have a real need to enhance their shopping, choosing and food skills.

PSE was identified as the main focus for consumer education work. PSE is taught in half term blocks by staff who have 'opted into' the programme and chosen specialist areas. Much of the consumer education work is based on 'Game for Life' and four

modes of activity - research (students pool their experiences of consumer problems and research responses to them); talks (these provide information for students and are currently focused on the consequences of a single market; videos (which highlight consumer issues); and the consumer quiz (all pupils participate in the school).

Good links have been established with the trading standards department ('they are helpful and informative') and at the research stage useful help is provided by the European Business Centre, the University European Centre and the local Conservative Association. Interestingly the school had not attended courses on consumer education organised by the LEA or received the latest issue of an LEA consumer newsletter.

The co-ordinator pointed to the beneficial effect of success in the Young Consumer of the Year competition on pupil interest in and attitude towards consumer education work. The consumer quiz also provided the stimulus for school based INSET for PSE staff in 1992 and 1993. Using the quiz with staff helped to identify gaps in knowledge for remedial action.

There is some emphasis in the curriculum on education for leisure and especially to widen horizons. Year 10 and 11 students spend time off-site being introduced to indoor cricket, to golf and bowling and a series of visits take pupils out of their local environment.

There is no whole-school approach to consumer education but it has a defined role, and responsibility is accepted for it by a senior member of staff who points to a positive attitude towards it by staff and students.

Secondary school D

School D is a comprehensive school for eleven to sixteen-year-olds in a large town within a large county education authority. The 650 pupils on roll and 34 teaching staff are the result of reorganisations which reduced both the roll and number of teaching staff. During 1992 31 per cent of Year 11 pupils continued with their education after the age of sixteen and in 1993 this increased to 46 per cent.

The school's response to the survey questionnaire indicated that the school considered its provision of consumer education to be adequate rather than effective, and identified the areas of technology, science and personal social education as being particularly effective. The visit to the school was focused on the PSE programme in particular, although the existence of food studies and business studies in the curriculum was noted. Discussions were held with the two principal co-ordinators of the PSE programme.

They were acutely aware of aspects of consumer education that had been squeezed out of the programme in recent years including work with the trading standards department and on consumer information. The PSE programme (called INFORME) involves the whole staff and all pupils for 10 per cent of curriculum time (every Wednesday morning). Its concern is with 'the qualities, attitudes, knowledge and understanding, abilities and skills in relation to oneself and others' social responsibility and morality. It prepares pupils for an informed and active involvement in family, social, economic and civic life developing such varied qualities as consideration of others and enterprise.' (Programme Handbook)

The programme is informed by a series of policy statements encompassing equal opportunities, special educational needs and learning and teaching styles. At its heart, however, are statements of outcomes being sought in relation to the four themes of the programme - health, social education, personal effectiveness and 'Career' Skills (core subjects and careers). Year teams, together with INFORME co-ordinators, use these outcomes statements and access to an extensive resource bank in order to plan their lessons. The co-ordinators see this as giving ownership of the programme to the staff.

A particular feature of the programme is the revisiting of issues in subsequent years. For example, Years 7 and 8 work on alcohol/smoking, focusing on the 'science' involved, progresses to consider peer-group pressure and passive smoking/social drinking in Years 9 and 10 and concludes in Year 11 with a discussion of the broad economic implications of alcohol abuse/smoking. In similar ways work on health in general leads to a thorough coverage of the services available from the National Health Service and problems associated with it; and an introduction to income and wealth

distribution issues as between developed and developing countries is continued through to issues of international cooperation.

Other aspects of the programme are also concerned with consumer education. A unit on 'Value for Money' in Year 8 introduces the idea of personal budgeting but there is no evidence that this is handled in a systematic way by the pupils themselves or developed later in the programme.

Units on leisure attempt to encourage pupils not only to consider their leisure preferences and habits but also to experience a wider range of activities and clubs. Environmental issues are introduced in relation to the conservation and exploration of natural resources. A Year 11 unit invites pupils to find out about the agencies which help to give citizens their rights and their location.

There are therefore substantial elements of consumer education in the programme, all of which are considered from the 'consumer perspective'. The comprehensive work on health matters and the health service is a distinctive feature of pupils' work. However, there seems to be little interaction between this programme and the individual subjects of the national curriculum and no obvious tackling of pupils' experiences through the curriculum. As a result it may be that, for example, the basic introduction to money management in this programme is developed for some pupils but not for others.

Secondary school E

School E is a school for eleven to sixteen-year-olds in a metropolitan area with some 900 pupils on roll and over 50 staff. The response to the survey questionnaire was prepared by the Education and Industry Liaison co-ordinator whose role includes responsibility for economic and industrial understanding. This latter responsibility includes:

- preparing a policy statement for staff and governors,
- implementing a curriculum audit to produce a curriculum map,
- acting as a resource to staff and collaborate with them on the aspects of EIU not being delivered by discrete subjects,

- working with staff and pupils to develop EIU initiatives.

The co-ordinator's early work had resulted in a policy statement which includes reference to consumer education.

The curriculum audit and mapping exercise had shown that subject departments perceived their contribution to consumer education as being small and as a consequence the co-ordinator had highlighted it for inclusion in the EIU development plan for each of Years 7-11. She was concerned, however, about the effects of national curriculum technology in narrowing the opportunities for a consumer perspective on events. A KS3 unit on 'Healthy Eating' (8-10 hours), for example, was an experience for all but, she believed, could hardly be described as effective. She compared this with the wide range of opportunities for some pupils through a *Food Studies* GCSE programme which was being phased out to accommodate national curriculum technology. As the teacher in charge of both food studies and food technology she felt herself well placed to draw this conclusion.

Within the tutorial programme she was able to point to areas of consumer education. Year 8 pupils, for example, work with their form tutors on personal spending issues and gambling. Year 10 and 11 pupils work with a resource booklet on economic issues which includes consideration of income and wealth distribution worldwide. Older students are also given the Office of Fair Trading magazines *Fair Play* and *Moneyfax* to read and discuss.

The co-ordinator is also developing a strategy for working with subject departments. With regard to both English and mathematics, for example, access to pupil work has led her to see more happening in lessons than the staff themselves have reported. Of course advertising is handled in English but there seems to be much more than that. Her strategy here is to meet with the heads of department and to have time at monthly curriculum subject meetings.

She was able to point to a range of other consumer activities in school - a school bank; a visitor from a bank to coincide with tutorial programme work on money; a sports week during a holiday to broaden pupils' appreciation of leisure activities; various

projects to provide a good school environment for the pupils and so on. However, her overall judgement is that provision is at best only adequate - pupils may have some experience but she cannot yet guarantee that these deliver effectively the outcomes described by the National Consumer Council.

Secondary school F

School F is a voluntary-aided school for eleven to eighteen-year-olds with some 1590 pupils on roll (including 230 in the sixth form) and 110 teachers. In response to the survey questionnaire the headteacher described consumer education as 'adequate' in all ten areas and as being most effective in personal and social education and business studies.

During discussion the headteacher pointed particularly to the new GNVQ in business and finance at Foundation and Intermediate levels as providing considerable opportunities for consumer education because of the concern with 'consumer care'. A combined technology/food technology GCSE course was also cited as developing on basic consumer concerns raised through food technology in Years 7 and 8.

The headteacher is especially pleased with the contribution of the 'School Council' to pupils' rights and responsibilities as consumers of education. He referred to the three-weekly meetings of the Council and his own meetings with the senior pupil representatives. As a result things like a homework room, access to the resource centre and a meeting with the catering manager to discuss meals had improved facilities for pupils.

PSE operates on a year basis with 35 minutes per week in Years 7-9 and 70 minutes per week in Years 10 and 11. Tutors are responsible for the programme in Years 7-9, with, wherever possible, each tutor staying with a form through the three years. In Years 10-11 a 'core team' is responsible for teaching a course which is increasingly focused on 'careers education'. A number of units through the course relate to consumer education. Some examples are:

Year 7: Leisure - three lessons to determine the nature and purpose of leisure; to encourage students to consider their own leisure time; to encourage positive and constructive leisure activities; to provide oral and written justifications for conclusions reached as a result of investigations.

Year 8: Smoking - five lessons

To provide the pupil with information about smoking; to discuss the consequences.

Year 8: Food - five lessons

To aid pupils in examining their nutritional needs; to develop an understanding of the part played by food in the maintenance of health, to help pupils re-examine their own eating patterns.

Year 8: That's the way the money goes - four lessons

To consider the effect that money has upon lifestyles; to promote the realisation of the 'value of money'; to investigate how people of their own age group spend their money.

Year 9: Money Matters and You - four lessons

To develop an awareness of the effect of limited resources; to investigate the relationship between prices, supply and demand; to investigate people and attitudes towards work and money.

Year 9: Conservation - three lessons

To raise pupils' awareness concerning the environment; to initiate discussion on course work issues; to recognise that economic, social, environmental and technological considerations are important.

There has been an on-going review of PSE in the school. A curriculum audit carried out in 1990 was followed by student evaluation of the programme, the formation of a staff steering group and the writing of a development plan. The development plan, covering the period 1993-95, makes provision for an enhancement of EIU within PSE, initially through an audit. The emphasis here, however, is on industry and business and not the consumer aspects of EIU.

Secondary school G

School G is a comprehensive school for eleven to eighteen-year-olds with some 1100 pupils (100 in sixth form) and over 60 teaching staff. It is located close to large industrialist complexes which dominate part of this large county area.

The visit to the school was prompted by a letter from the head of home economics which accompanied the school's response to the survey questionnaire. While describing provision as adequate in eight of the aspects of consumer education the respondent was anxious to communicate anxiety about the role of consumer education in the school's curriculum.

'I am Head of Home Economics as part of the Technology faculty. I am responsible for teaching lower school Food technology (Years 7, 8 and 9) and some Textile Technology in Year 8. My colleagues teach Textiles in Years 7 and 9.

'Consumer Education is a part of both courses - particularly in the choice of goods and equipment. In 1991-1992 I was Technology Co-ordinator and I organised a cross-curricular course called 'Somerfields' which included Food, Textiles, some CDT, IT and Business Studies. The course was based on a new supermarket and Consumer Education was an important aspect of this course. The course was a popular and successful one. All pupils visited the store at least once and various staff came to school, the manager, senior staff were interviewed and rewarding work was produced.

'In GCSE Food Studies one module (approx 1/6 of the course) is named 'CONSUMER AWARENESS'. This course has been followed by some 30% of years 10/11 since 1989.

'In November 1989 I visited Woodford Lodge Professional Centre, Winsford, for National Consumer Week with all my GCSE pupils. This was an informative and exciting visit.

'I also teach "A" level Home Economics and Consumer Awareness is an important section of the syllabus. I enquired at County Hall if a speaker could visit and talk to

pupils (both "A" level and all GCSE pupils) but this service was unavailable. I was invited to write and ask why this service was now cut, and I did so. It was obvious that staff involved were frustrated they could no longer visit the schools.

'Consumer Education is very important - but like many other subject areas is being squeezed out of the curriculum as a result of national constraints and the introduction of technology for all. In June 1993, for example, GCSE Food Studies will no longer be offered at this school because all pupils will take GCSE Design and Technology. Some 40% will choose the 'food component' and consumer awareness will be again reduced in emphasis - although it is an integral aspect of all technology courses.'

Extracts from the school's key stage 4 prospectus illustrate the respondent's dilemma. The core programme occupies some 26 out of 40 lessons, with the remaining time being taken up by options and technology extension issues.

The school has not emphasised cross-curricular themes or developed consumer education as an integral part of PSE. Much reliance has, therefore, been placed on the role of Home Economics in the provision of consumer education. Integration of home economics in the design and technology curriculum has secured those elements concerned with food and textiles. They are taught by specialist staff who have attempted to retain the ethos of their subjects in the recognised framework.

The respondent was careful to point to the benefits for her work of the new arrangement. She now had access to all Year 7-9 pupils through Design and Technology and large numbers of pupils (too many in fact) had opted for the food and textiles options in Year 10. This situation needed to be weighed against a previous situation in which such an entitlement did not exist.