

**REPORT OF THE  
BOARD OF EDUCATION**

**The Efficacy and  
Appropriateness of  
Implementing Consumer  
Education at the  
Middle School Level**

**TO THE GOVERNOR AND  
THE GENERAL ASSEMBLY OF VIRGINIA**



**HOUSE DOCUMENT NO. 19**

**COMMONWEALTH OF VIRGINIA  
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## **1989 Studies for the General Assembly**

**House Joint Resolution No. 375**, *requesting the Board of Education to study the efficacy and appropriateness of implementing consumer education at the middle school level.*

### **Executive Summary**

Consumer education is not a separate subject in the middle school grades in Virginia's public schools. Learning objectives in consumer education are included in the state's Standards of Learning Objectives for social studies and home economics courses in the middle school grades. Learning objectives closely related to consumer education are found in the state's Standards of Learning Objectives for middle school courses in agriculture, language arts, science, and mathematics. Learning objectives related to consumer education also appear in the Standards of Learning objectives for a number of other courses before and after the middle school grades, and are a major part of the content of the Consumer Mathematics course which is offered in the 11th and 12th grades.

Because students in the middle school grades are significant consumers of goods and services, and because the skills in decision making and problem solving which a wise consumer must use are skills which can be learned by early adolescents and applied to many other fields, it is appropriate that students in the middle school grades receive instruction in consumer education.

Consumer education in middle school grades can be effective in helping early adolescents to learn the skills and attitudes which will make them wise consumers. Because students are ready for some concepts in consumer education before the middle school grades, and will not be ready for other content and concepts until they are older, it is appropriate that consumer education be infused into the core curriculum for grades K - 12.

## **1989 Studies for the General Assembly**

**House Joint Resolution No. 375**, *requesting the Board of Education to study the efficacy and appropriateness of implementing consumer education at the middle school level.*

### **Definition:**

Consumer education is a program, course(s), or unit(s) of study dealing with how one spends money for goods or services, whether directly or indirectly. Major goals of consumer education are usually:

- to make individuals aware of their role in the economy
- to learn how the economy functions
- to know how to make appropriate consumer decisions, and
- to learn how to manage personal finances used to purchase goods and services

(definition adapted from the **American Educators' Encyclopedia**, 1982)

### **Method of Study:**

1. A search was made of the national computer data base ERIC (Education Resources in Computer) for all research, reports, and literature under the combined headings of Consumer Education and Middle School.
2. A fact-finding meeting was conducted September 22, 1989. At that meeting were representatives from the Department of Education, the Division of Consumer Affairs in the Department of Agriculture and Consumer Services, and the Department of Economic Development.
3. A survey was conducted of persons with responsibility for middle school education in school divisions across the State.
4. Meetings and discussions were held with the Director of the Virginia Council on Economic Education.

### **Findings:**

1. In the 1988-89 school year, there were nearly 210,000 pupils in the middle school grades 6, 7, and 8 in Virginia's public schools.
2. There is no requirement for a separate course in consumer education, but it is incorporated throughout the Standards of Learning Objectives and in vocational education.

3. For several middle school curriculum content areas in which all pupils receive instruction, the Standards of Learning Objectives for Virginia Public Schools include objectives which are directly or indirectly applicable to consumer education. These objectives are:

Sixth-Grade Science

6.21 The student will describe the uses and conservation of renewable and non renewable resources.

Eighth-Grade Physical Science

8.15 The student will apply basic physical and chemical principles to describe changes occurring in common substances and to explain the operation of household devices.

Sixth-Grade Mathematics

6.19 The student will solve word problems requiring computation of whole numbers involving addition, subtraction, multiplication, and division.

6.20 The student will solve word problems requiring the use of addition, subtraction, or multiplication of fractional numbers.

6.21 The student will determine if a given problem includes sufficient data to solve the problem or contains unnecessary information for solving the problem.

6.22 The student will solve "non routine" problems.

Seventh-Grade Mathematics

7.20 The student will solve problems dealing with everyday situations requiring the use of addition, subtraction, multiplication, and division of whole numbers and decimals; and addition, subtraction and multiplication of fractions

Sixth-Grade Language Arts

6.10 The student will select and use appropriate sources in gathering information to answer questions for various purposes.

6.11 The student will use mass media to obtain information.

6.12 The student will recognize the use of persuasive techniques.

### Eighth-Grade Language Arts

8.3 The student will read the newspaper for a variety of purposes.

8.4 The student will make inferences from information in printed material.

3. The eighth-grade course in mathematics includes one objective which deals in part with consumer education:

### Eighth-Grade Mathematics

8.22 The student will solve problems dealing with real-life situations. Problems will deal with . . . banking, consumer purchases, personal earnings . . . .

4. The eighth-grade Citizenship Studies curriculum in social studies, which is not a required course in many Virginia school divisions and was taken by 32,382 eighth grade pupils in 1988-89, has one specific learning objective in consumer education and one closely related objective. These learning objectives are:

### Eighth-Grade Social Studies

8.3 The student will identify consumer rights and responsibilities.

8.5 The student will identify basic concepts of American and other economic systems.

5. The middle school Teen Living curriculum in home economics has one specific learning objective in consumer education and several related objectives. In 1988-89, 14,739 pupils were enrolled in the seventh- or eighth-grade Teen Living curriculum. The learning objectives related to consumer education in the Teen Living courses are:

### Teen Living

7.13 The student will identify methods of conserving energy and maintaining safety/sanitation in the kitchen.

7.17 The student will identify the organizational steps for food shopping.

7.20 The student will examine clothing trends, then plan, select, and maintain a wardrobe for him/herself as well as construct various clothing items.

8.4 The student will become aware of the need to think through decisions and to take responsibility for them.

8.11 The student will identify ways to improve consumer skills.

8.12 The student will select and prepare nutritious foods.

8.14 The student will investigate home economics careers.

6. The middle school Exploratory Agriculture curriculum for seventh- and eighth-grades and Agricultural Science and Mechanics I for the eighth grade also has some content related to consumer education. Total enrollment in these courses for 1988-89 was 10,700.

7. The Basic Living Skills curriculum, which is a vocational offering intended primarily for disadvantaged students, has content which is almost entirely consumer education. Major topics include decision making skills, budgeting, banking services, consumer credit, contracts, consumer choices (shopping), insurance, income tax, use of the telephone directory, and community service agencies. Fewer than 1,000 students in grades 7 and 8 were enrolled in this course in 1988-89.

8. Learning objectives related to consumer education appear in the Standards of Learning objectives for a number of other courses before and after the middle school grades, and are a major portion of the content of the Consumer Mathematics course which is offered in the 11th and 12th grades.

9. The Division of Consumer Affairs in the Virginia Department of Agriculture and Consumer Services conducts educational activities for adults, for teachers, and occasionally for youth of high school and middle school age. Materials on a wide variety of consumer protection related topics are available from the Division of Consumer Affairs. Most are clearly written and attractively designed. Topics include: credit, automobile and other repair, advertising, and various consumer frauds.

10. The Virginia Council on Economic Education has a strong interest in consumer education, as well as in micro- and macro-economic education. The Virginia Council conducts training activities annually for approximately 2,000 teachers, develops instructional materials, and works cooperatively with school divisions which have more than half of Virginia's total public school enrollment. The Virginia Council also distributes curriculum and instructional materials for consumer education in kindergarten through grade 12 developed by the Joint Council on Economic Education, a national organization.

11. The early adolescent students in the middle school grades are important consumers of goods and services. As important purchasers of clothing, food, and entertainment, they are heavily targeted by advertising. Occasionally, with their parents concurrence, they have their own credit cards or credit accounts. This level of consumer involvement is significant, and can be guided and influenced by instruction in the public schools.

12. The skills which are important in consumer education include problem solving, decision making and thoughtful analysis of alternatives. These skills should be emphasized throughout the curriculum in the middle school, and can both strengthen and be strengthened by instruction in consumer education.

13. Research conducted for the Joint Council on Economic Education with more than 8,000 students (reported in the Journal of Economic Education, Winter, 1988 and Winter, 1989) indicates that high school students who have had instruction in economic education have a significantly higher awareness of economic issues (including consumer economics) and a more positive attitude toward economics than students who have not had such instruction. The study also revealed that direct instruction in an economics course is somewhat more effective than economics instruction infused into other content. While this study has revealed no parallel evidence for the efficacy of instruction in consumer education for students in the middle school grades, it may be reasonably assumed that such instruction would be similarly effective.

14. A survey of middle school educators across Virginia reveals that:

a. Most pupils in the middle school grades receive some instruction related to consumer education in their science, mathematics, language arts, and social studies classes.

b. Those students who choose the middle school Teen Living curriculum in vocational home economics receive a rather complete introduction to a number of important topics in consumer education. Students who choose vocational agriculture courses also receive some instruction in consumer education.

c. Most of the educators surveyed indicate that consumer education is needed in the middle school grades in a more organized and comprehensive fashion than currently delivered.

d. All educators surveyed indicated that any consumer education in the middle school grades should be delivered in an interdisciplinary manner, infused into the existing curriculum, rather than as an added course. Many cited the fragmentation of the middle school curriculum in schools and the need to deal effectively with all of the currently required learnings.



e. Many of those surveyed observed that consumer education could be incorporated to a greater degree into the existing mathematics, language arts, and science curriculum at all grade levels, and into the eighth-grade citizenship studies course.

f. Many of those surveyed observed that while most students in the middle school grades have acquired functional decision making skills and can deal effectively with many concepts and skills in consumer education (e.g. choices in buying clothing, food, and entertainment, analysis of opportunity cost, value and quality for price, and the content and influence of advertising), there are many topics in consumer education with which students in the middle school grades typically have had very limited experience, and for which they consequently have little readiness. Such topics as banking, personal credit, and the economics of purchasing durable goods, housing, health and child care, while appropriately introduced at the middle school level, need expansion and reinforcement in the high school grades as students approach the time of their lives when they must be financially self-reliant.

### **Conclusions:**

1. (Efficacy) Consumer education, as a part of economic education and alone, has been shown to be effective in helping young people to shape decisions which they make about spending their money on goods and services.

2. (Appropriateness) Consumer education is a necessary element of the curriculum for pupils in grades K - 12. It is appropriate that consumer education be taught not only in the middle school grades but throughout the K-12 grade span in Virginia's public schools.

3. While consumer education does not exist as a separate middle school instructional program in Virginia, its content is incorporated directly or indirectly into the content of a number of required and elective middle school curricular offerings.

**Recommendations:**

1. The introduction of consumer education as a separate instructional program in the middle school grades or in other grades is not recommended.

2. If it should be determined that there is a need for greater emphasis on consumer education, such emphasis should come through the development of a set of K-12 learning objectives for consumer education. These learning objectives should not stand alone but should be included in the K-12 learning objectives for science, mathematics, social studies, language arts, health, and other subjects as appropriate within the core curriculum.

3. If such objectives are developed, the task should be jointly undertaken by a group which represents all of the content areas listed above, and is drawn from the Virginia Department of Education, local school divisions, colleges and universities, the Virginia Congress of Parents and Teachers, the Virginia Council on Economic Education, and the Virginia Chamber of Commerce.



