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Consumption

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HOW INFORMED ARE CONSUMERS? INFORMATION SOURCES, USES, NEEDS

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The basic problem in a primitive or bare subsistence level economy has been the procurement of adequate food, clothing and shelter for mere survival. Thus, the energies of men have had to be directed toward that goal. Today in western civilization, and in more and more other areas of the world, more and more persons are not only able to secure the basic food, clothing and shelter, but have been able to develop a surplus of funds which may be spent in one of many different ways as the individuals so desire. Additional funds for discretionary spending are now available to many people, but at the same time the proliferation and availability of vast scores of new products and services have almost overwhelmed the consumer both as to what to spend his money on, and how to decide what is the best buy among similar products or services that will meet his particular needs. Thus has developed the necessity for good, reliable sources of consumer information to guide the consumer through the labyrinth of the market place.

The subject is, "How Informed Are Consumers?" This might also be stated "How Well Informed Can Consumers Be?" The complexities of the market place, the selling of products in packages and cans which one cannot inspect before buying, the bewildering array of prices, the proliferation of "new" products hitting the market, and the powerful thrust of an annual advertising expenditure of $14 billion outline in a small way the task that confronts the consumer who is desirous of making a rational, logical, economical, unemotional purchase.

Why Does the Consumer Need to be Informed?

The importance of consumer economics is emphasized in the following quotations: Leading doctors tell us: "Over half the sickness in this country arises not from physical causes but from emotional and nervous disorders - and more than half of these spring from economic insecurity and money worries."

Psychiatrists urge: "Next to good physical health, financial security is essential for the good mental health of most men and women. Financial, physical, and mental health are closely allied."

We've heard jurists say: "Quarreling about money is a major reason for America's unprecedented divorce rate. It is difficult to overestimate the vicious part financial trouble is playing in destroying the American home."

American consumers are spending over $1 billion a day on durable goods, nondurable goods, and services. To make this spending have influence on producers, it is necessary that a sizable portion of the consumers be well informed so that their spending is effective, that the producers will be rewarded or penalized in relationship to the quality and price of the products and/or services which they are putting on the market.

This quotation from Adam Smith's classic, The Wealth of Nations, indicates the importance of consumption. Adam Smith wrote, "Consumption is the sole end and purpose of all production; and the interest of the producer ought to be attended to, only so far as it may be necessary for promoting that of the consumer. The maxim is so perfectly self-evident, that it would be absurd to attempt to prove it. But in the mercantile system, the interest of the consumer is almost constantly sacrificed to that of the producer; and it seems to consider production, and not consumption, as the ultimate end and object of all industry and commerce."

The consumer needs to be informed so that he does not make purchases which, unknown to him, will cause physical harm. Thus, we have the Food and Drug Administration to assist in this area. The consumer needs to be informed so that he does not make purchases which are fraudulent. He needs to be informed so he does not pay exhorbitant prices or buy so much on such easy credit that he overextends himself. He needs to be informed so that he receives the products and services which he has a right to expect in exchange for his hard-earned dollars. The late President Kennedy in his Consumer Message to Congress emphasized the four rights of the consumer:

The right to safety.
The right to be informed.
The right to choose.
The right to be heard.

President Johnson has reiterated these consumer rights.

What can a consumer know about electrical appliances, gas appliances, textiles, foods, automobiles, and houses? Just to mention the basic areas of spending. More important - What should he know? And, equally important - What does he want to know? It has been said that those who need consumer education most are not interested. Studies have shown that poor families resist consumer education; but then doesn't everybody? This might well be the basic problem. Consumers are not well informed because they are not interested enough to become well informed.

This story illustrates a problem that may develop if a consumer tries to get and use the necessary information. One of my students in a consumer economics class, after listening to a discussion on the relationship of thread count per square inch to cloth durability, went shopping and asked a clerk the thread count in a shirt. The clerk replied, "What are you, a wise guy? Nobody needs that information."

How well informed are the 194 million consumers in America? How informed would you feel about the following product after reading this label which was attached to a pair of slacks? ". . . Meet your new leisure companion . . . I am more than a pair of slacks . . . I am a gay companion . . . a refreshing tonic . . . a passport to the world of relaxed living . . . part of its fun, zest, atmosphere. I have the color to brighten your spirit after a hard day's work . . . the tailored ease to help you relax in blissful comfort . . . the style to make you walk proudly among the smartest fun-seekers of any land. So let me be your companion on evenings . . . week-ends . . . vacations. Furthermore, it's smart to add more like myself to your wardrobe, to enjoy the variety you need for relaxing . . . playing . . . dressing up. Treat me as a good friend . . . hang me up at night . . . dry clean me when I'm soiled . . . and I'll serve you well."

Approximately one-half of 1 percent of all U. S. consumers purchase one of the two consumers' testing and rating magazines. The only national consumer organization has only 1,000 members. Only three cities have active consumer organizations. Only two states have active private consumer organizations at the state level. But there are renewing interests at both the state and federal level by our legislators. It was during the depression of the 1930's that much attention was being paid to the consumer; and now in the affluency of the 1960's we see the consumer receiving renewed attention.

We do not see a rush of consumers to buy consumer information or to become active in consumer organizations in order to be better informed. There has been and still is a lethargy on the part of American consumers in this area. The American consumer is much more concerned with his

role as an income earner than as an income spender, but supposedly he only earns to spend.

One might generalize by saying that most consumers most of the time have and use a minimal amount of consumer knowledge which has been acquired just by growing up and by trial-and-error, so that he usually gets about what he wants in the market place. This is not enough. If we are desirous of having effective quality, price and service competition in the market place, we must have adequately informed consumers who are making intelligent market decisions on the basis of quality, price and service.

How many consumers have these products in their cupboards? - Morton's Salt; Bayer Aspirin; Log Cabin Syrup; and Chlorox Bleach? But, how many consumers have these products in their cupboards? - Four Seasons Salt; Health Aid Aspirin; Ann Page Syrup; and Bright Sail Bleach? The second group of products are A & P private brands which sell for less than the nationally advertised brands, but are for all practical purposes identical. Four Seasons Salt is the same chemical composition as Morton's and it also pours. Health Aid Aspirins are the same as Bayer - each indicates on the label that it is 5 grains U. S. P., which indicates that both have been compounded according to the formula of the United States Pharmacopoeia, and so they can't be different. Ann Page Syrup and Log Cabin Syrup both have the same ingredients listed on the labels - 85 percent cane syrup and 15 percent maple syrup. Bright Sail and Chlorox are the same type bleach, each containing 5 1/4 percent of sodium hydrochloride.

If consumers were adequately informed, and if they were making rational decisions instead of permitting themselves to be persuaded by a barrage of advertisements, the prices of the comparable products - Morton's, Bayer, Log Cabin, and Chlorox would have to be reduced. We cannot separate the rational, economical, unemotional man from the irrational, uneconomical and emotional man. They are the same persons, but more consumer information can help, or as Vance Packard said, "We can be rational in our irrationality."

But a decision is made. The consumer resolves to become more rational, economical, and unemotional in his purchases. He is going to check sources of information before making buying decisions. Once this decision is made, he then must evaluate his sources of consumer information.

The basic problem confronting the consumer in choosing sources of consumer information is the same problem which confronts the consumer when he enters the market place - this is how to evaluate all that

is available. The success or failure in the use of source materials will be dependent upon the degree of success in the evaluation of such material.

In evaluating materials the consumer has a limited number of choices. He can merely accept as reliable whatever consumer materials he becomes aware of; or he can reject all such materials as the prejudiced opinions of vested interests. The consumer who accepts either of these two alternatives will fail in his decision-making process in the market place.

The acceptance of the sources of consumer information should be based not only upon an intelligent, cautious, and skeptical evaluation of the material, but it should also be based upon as much information as one can find concerning both the writer and the organizations which are distributing such consumer information. We cannot be all-knowing in all areas, so we have to accept the judgment of other persons and other organizations many times.

I and the members of my family switched brands of toothpaste a few years ago when the American Dental Association's Council on Dental Therapeutics issued a statement recognizing Crest Toothpaste to be an effective anticavity dentifrice. This writer is in no position to evaluate the effectiveness of dentifrices, so he must follow a hit-or-miss policy, or have enough confidence in both his dentist and the American Dental Association to accept their judgment. This is the type of decision-making process we must all follow, if we are to have a degree of success in the market place.

The basic source for consumer information is the monthly publication of the Consumers Union called Consumer Reports. The value and validity of this publication have been tested over the years and its reputation has been enhanced by these studies. Consumers Union tests products and reports on these tests to its subscribers, rating the products and discussing the testing procedures. It is a private organization. Its subscribers elect its Board of Directors. It receives no financial assistance from any business organization. It not only reports on products, but it keeps its readers informed on government activity in the consumer field. Consumer Reports is not and was never intended to be an infallible guide for the consumer, but the consumer who uses it as a guide will benefit greatly. Consumer Reports has been published monthly since 1936 and sells nearly a million copies a month.

The other consumer testing and rating magazine is Consumer Bulletin published by Consumers' Research. Consumers' Research also tests products and rates them. It is a private organization. In the past it has received no financial assistance from business, but recently

Consumers' Research has apparently relaxed its standards of independence. Consumers' Research has performed a series of tests on 35 mm. cameras for Davis Publications, Inc., a commercial magazine publisher, and has made its findings available for publication in a Photography Buyers' Guide. The Guide carries advertising, and several of the advertisers whose products received the "A. Recommended" rating exploit that rating in their ads. This type of activity raises serious questions concerning the degree of independence from business interests of Consumers' Research. Consumers' Research was the original consumer research magazine founded in 1929. Today it sells approximately 100,000 magazines a month.

The United States Government, through its various agencies, has developed considerable consumer material. Many of these titles have been brought together in a twenty-page catalogue entitled, "Consumer Information, Family Finances, Appliances, Recreation, Gardening, Health and Safety, Food, House and Home, Child Care, Clothing and Fabrics." In these twenty pages are listed publications which range in length from four pages to 786 pages, and in price from five cents to $2.50. Most of these publications are short pamphlets of ten to twenty pages selling for from ten to twenty cents. This is the prime source of consumer information available from the United States Government. Consumer materials published by the United States Government do not rate products or use company names, trade marks or brand names.

Another source of consumer information, which has been well received by consumer educators in the United States, is the Money Management Library published by the Money Management Institute of Household Finance Corporation. This library is made up of twelve paperback pamphlets varying from twenty to forty pages. Such topics as budgeting, food, clothing, shelter, and savings and investments are covered. These pamphlets sell for fifteen cents each or $1.50 for twelve. Discussions on the use of credit are not as complete as would be desired, which illustrates the basic problem in using consumer aids provided by vested interests.

The problem of using materials supplied by business is characterized by these two examples of "consumer aids" prepared by trade associations. A careful reading of these pamphlets shows why consumers should view such materials with special caution. These materials have been used by the writer in a number of graduate courses in consumer education. Where a written evaluation of these pamphlets was required before a discussion, many students commented favorably, but after a detailed class analysis the students were shocked at their naïveté. Both pamphlets were prepared for distribution to the consumer.

The Label Tells the Story was prepared and is distributed by the Grocery Manufacturers of America. This appears at first reading to be

an informative little pamphlet outlining aspects of package labeling and the law about it. It is a nice little pamphlet; but after reading it the consumer would be led to believe that present labeling and packaging laws in the United States are adequate to protect him from deceptive, misleading and confusing packaging. A trip to an American supermarket would prove this to be false. The apologies for the types of packages which exist, and the pamphlet's "sins of omission" make it a dangerous pamphlet in the hands of the all-too-trusting consumer. Thus, what appears to be a helpful pamphlet, prepared by a trade association for consumers, is revealed after careful evaluation to be an apology for questionable packaging practices which do no good for the consumer.

The second pamphlet is How to Use Consumer Credit Wisely, prepared and distributed by the International Consumer Credit Association. This pamphlet was written "to help our young people understand the importance of consumer credit." The information this pamphlet includes is factual, and to the unsuspecting reader it seems to be an adequate treatment of consumer credit, but again it is more an apology for lending institutions than an adequate guide "to help our young people understand the importance of consumer credit." Three basic points on which any competent consumer educator would criticize the pamphlet are: (1) the overemphasis of the benefits of credit buying; (2) the almost complete exclusion of a discussion of the danger of credit buying; and (3) the complete avoidance of the use of the terms "interest rate" or "rate of interest." It omits any discussion concerning the determination of the rates of interest and levels of rates of interest.

Just two "consumer aids" from business have been evaluated. Each is an apology for the status quo, and by omission each can mislead the consumer reader. Is this characteristic of all consumer aids prepared by business? This cannot be answered unequivocally, so the consumer must evaluate all such materials with caution.

I have been quite satisfied when I have written to a producer for specific information and prices for a product which I am interested in purchasing. When I was shopping for my last automobile I wrote to the manufacturers for price and product information and was inundated with both useful specific information as well as advertising brochures. Again, I would suggest that these materials of the producer be used with caution.

Consumer information is made available by government, business, and by private, non-business sources. The materials are available for the persons interested enough to seek them out and make use of them, but the availability of them means little if the consumer does not avail himself of these materials. If he does make use of them, it is essential that proper evaluative procedures are used.

Having available many sources of consumer information is vital to intelligent consumption, but the ability to analyze these materials critically is the basic prerequisite to their proper use.

If the consumer is to function as a useful adjunct in the market place, he should want and try to keep abreast of local, state and federal activity both in his interest and the activity inimical to his interest. Three examples of federal activity in this area of which the consumer should be aware are:

I. The "Truth-in-Packaging" Bill, S. 985, introduced by Senator Hart. "A bill to regulate interstate and foreign commerce by preventing the use of unfair or deceptive methods of packaging or labeling of certain consumer commodities distributed in such commerce, and for other purposes."

In an attempt to show the need for such legislation, I would like to exhibit some packages and illustrate the difficulty the consumer is confronted with when she attempts to become informed right at the point of purchase.

A. Detergents example: all same size cartons - all labeled GIANT.

1. Breeze - 38 oz. - 81¢ - 2.1¢ per oz. - towel included.
2. Golden Dawn - 47 oz. - 69¢ - 1.468¢ - save 240 of the rose coupons, one on each package, and receive a free pair of nylon hose.
3. Tide - 49 1/2 oz. - 79¢ - 1.6¢ - no extras.
4. Cheer - 53 1/2 oz. - 79¢ - 1.477¢ - Barbecue knife enclosed.

If you run these figures through the calculator and eliminate the so-called free offers, Golden Dawn is the least expensive on a per ounce basis while Breeze is almost 50 percent more.

B. Detergent example - same brand - FAB:

Price	Weight	Company designation	Cents per ounce
2 for $ .59	1' 4"	Large	1.48¢
1 for .75	3' 1 1/4"	Giant	1.52¢
1 for 1.39	5' 3 3/4"	King	1.66¢
1 for 4.15	16' 1"	Economy Home Laundry	1.61¢

C. A can, labeled mixed nuts, contained the following breakdown by actual count:

Peanuts	435
Cashews	12
Brazil	3
Pecan	2
Almonds	1/2

D. Vimco macaroni example. (An example of slack-fill, carton 40 percent empty.)

E. Brillo Pads example: evolution in packaging. Three cartons all the same size, all priced at 29¢. The earliest package contained 12 pads and was so designated in large type on 5 of the 6 panels; the newer carton contained only 10 pads and was so designated in small type on the bottom panel; while the third carton contained 10 pads and was so designated in small type on three panels.

F. Lestoil example: evolution in packaging. The earlier bottle was a squat bottle containing one pint at 34¢; the newer bottle was a contoured bottle, taller than the earlier one, selling for 34¢ for a pint; but the next change was a contoured bottle similar to the second one selling for 34¢, but containing only 15 ounces.

How can the consumer make intelligent decisions when packers make it so difficult to make an intelligent decision?

In the days of the country store, I would imagine that a person would go in and ask for either a dollar's worth of soap or five pounds of soap, but in the market place today it is almost impossible to have either choice. I think competition is much more effective where you have even multiples, like most states do in the case of milk and butter. I do not believe that the consumer's freedom of choice is restricted because she cannot buy 5/8ths of a quart of milk or 9 3/4ths ounces of butter. Instead I believe, where freedom of choice has been enhanced because of the use of even multiples, it makes it much simpler for her to determine price per unit as one of the important criteria to be considered in purchasing a product. Effective competition is possible only when the buyers have adequate information.

II. A Truth-in-Lending bill was introduced in the last session of Congress by Senator Paul Douglas.

This bill would make it mandatory that a borrower or a buyer on installment credit be given in writing the dollar-cost of the credit extended and the true annual interest rate. A seemingly reasonable request. Unfortunately for the debtor, the vast majority of creditors are against this bill. It might be too great a shock for a borrower from a small loan company in my state, Pennsylvania, to learn that the legal rate on a $100 loan is 36 percent per annum.

An Encyclopedia of World Art was recently advertised for sale at $14 per month for 45 months for a total of $630. A buyer did have the choice of paying the cash price of $550. The advertisement said nothing about interest charges, and did not give the true annual rate of interest. If one carries his interest formula with him, he would have found that the $80 charge for buying on time worked out to be the equivalent of a true annual interest rate of 23.27 percent.

The argument of the lenders is that it is too difficult to arrive at the precise rate under all the types of credit conditions extended. This is all the more reason the borrower needs to have the necessary information. I imagine similar arguments prevailed at the time our government was attempting to establish standards of weights and measures. But once a standard was established the basic problem was resolved. Once a standard is adopted in the area of rates of interest then all lenders will be measured against the same standard. Doesn't the consumer have the right to be informed?

III. The Quality Stabilization Bill, S. 1484, introduced by Senator McCarthy.

This is what I would term an anti-consumer bill. It is also called fair trade, but is more accurately labeled resale price maintenance. This bill would make it legal for a manufacturer selling a branded or trade-marked product which is in "free and open competition" to establish the retail price. All retailers selling the product would have to sell it at that price, thus the manufacturer has removed his product from price competition among competitive retailers. How can a person who favors a competitive enterprise system be in favor of legislation that would lessen price competition?

The foregoing are just three illustrations of legislation the consumer should be informed about. Important federal legislative action in the consumer area is reported in the New York Times and some metropolitan newspapers. There is no easy source of such information. Naturally the Congressional Record will have all legislation introduced. At the federal level one of the ways in which I try to keep informed is to subscribe to Consumer Trends, published by the International Consumer

Credit Association. This newsletter is not meant specifically to be a consumer aid, but is intended to keep business interests informed on consumer legislation at the federal level.

At the state level I subscribe to the Legislative Service Bulletin of the Pennsylvania State Chamber of Commerce. This reports on all bills introduced except routine bills affecting public employees, highway route changes, appropriations, etc.

The vast majority of consumers have to rely on their local newspapers for information on legislation, and such news is generally just not easily found.

What about advertising as a source of information? There is no question of the value of advertising to the consumer when it informs him of the following:

1. A new product or service.
2. The price of a product or service.
3. Where the product or service can be purchased.
4. New uses for an old product.
5. Competing outlets from which to buy.
6. Or stimulates competition.

We can question the value of advertising to the consumer when it has as its main objective to persuade him to switch brands or to buy more and more and more or when it gives practically no information of value of the product or service or particularly when it is deceptive, misleading, or outright dishonest through acts of omission or commission.

The consumer can also get information from popular magazines, friends and salesmen; but such sources should be viewed with skepticism. Other than doing real research on a product before buying, probably the consumer's best defense is comparison shopping - comparison shopping for quality - comparison shopping for price - and comparison shopping for service.

I would like to mention another source of general information for the consumer. Information on addresses and costs of this publication plus some other consumer source materials are noted in the appendix.

Changing Times, a monthly publication of the Kiplinger editors, is basically a consumer magazine emphasizing articles on insurance, investments, and buying and caring for the home. Also included are articles on education, taxes, and recreational expenditures.

The problems involved in being an intelligent consumer sometimes loom as almost too great an obstacle. So forget about it. Sit back and relax. To many of us this would create much dissatisfaction. If we are willing to take the time to learn about the product, to do comparison shopping and to make the purchase, then we should be satisfied that we have done as much as can reasonably be expected to get the "best buy" for our money.

So far we have avoided what in many respects I consider to be the most important area in consumption. That is what I would place under the heading of "Patterns of Consumer Behavior." Why do we buy what we do? Why do we feel pressures to buy? Why do we over-buy? Why am I up here in a necktie and suit when I would be much more comfortable in a sport shirt? Why does one spend $500 on an engagement ring? I do not propose to attempt to give answers to these questions, but I think all of us as consumers should spend some time in reflecting upon the very materialistic world of which we are a part, and ask ourselves just what is the purpose of life. We must place the acquisition of material goods in the proper perspective.

I would like to close with this ode of George Santayana for your consideration, which I believe gives one much to think about.

> My heart rebels against my generation,
> That talks of freedom and is a slave to riches
> And, toiling 'neath each day's ignoble burden,
> Boasts of the morrow.
>
> No space for noonday rest or midnight watches,
> No purest joy of breathing under heaven!
> Wretched themselves, they heap, to make them happy,
> Many possessions.

BRIEF BIBLIOGRAPHY OF SOURCES OF CONSUMER INFORMATION

A CONSUMER'S GUIDE TO USDA SERVICES, March 1964, 48 pages, free, Office of Information, U. S. Department of Agriculture, Washington, D. C. 20250

ADVERTISING ALERT, published monthly, 2-4 pages, free, Federal Trade Commission, Washington, D. C. 20580

CHANGING TIMES, published monthly, 48 pages, 50¢ per copy, $6 per year, Kiplinger Washington Editors, 1729 H Street, N. W., Washington, D. C. 20006

CONSUMER BULLETIN, published monthly, 44 pages, 50¢ per copy, $5 per year, Consumers' Research, Inc., Washington, New Jersey 07882

CONSUMER INFORMATION, November 1964, 20 pages, free, Superintendent of Documents, U. S. Government Printing Office, Washington, D. C.

CONSUMER REPORTS, published monthly, 50¢ per copy, $6 per year, 54 pages, Consumers Union of U. S., Inc., 256 Washington Street, Mount Vernon, New York.

CONSUMER TRENDS, published twice a month, 8 pages, educator's rate - $18.00; regular rate - $25.00 per year, Consumer Trends, Inc., 375 Jackson Avenue, St. Louis, Missouri.

ENFORCEMENT AND COMPLIANCE, published monthly, 30 pages, free, Food and Drug Administration, Washington, D. C. 20204

FAMILY ECONOMICS REVIEW, published quarterly, free, 15 pages, Consumer and Food Economics Research Division, U. S. Department of Agriculture, Washington, D. C.

FREE AND INEXPENSIVE MATERIALS FOR TEACHING FAMILY FINANCE, 47 pages, 25¢, National Committee for Education in Family Finance, Institute of Life Insurance, 488 Madison Avenue, New York, New York.

LEGISLATIVE SERVICE BULLETIN, published Friday of each legislative week, 1965 Session, 8 pages, $2.50, Pennsylvania State Chamber of Commerce, State Chamber Building, Harrisburg, Pennsylvania.

MEMO FOR CONSUMERS, published monthly, 4 pages, free, Food and Drug Administration, Washington, D. C. 20204

MONEY MANAGEMENT SERIES, series of 12 pamphlets for $1.00, 10¢ each, Money Management Institute, Household Finance Corporation, Chicago 1, Illinois.

NEWS SUMMARY, about once a week, 4 pages, free, Federal Trade Commission, Washington, D. C. 20580

SELECTED AND ANNOTATED BIBLIOGRAPHY OF REFERENCE MATERIAL IN CONSUMER FINANCE, 24 pages, free, Educational Services Division, National Consumer Finance Association, 1000 Sixteenth Street, N. W., Washington, D. C.

SERVICE, published monthly, 4 pages, free, Office of Information, U. S. Department of Agriculture, Washington, D. C. 20250

Note: For those interested in evaluating for themselves the two pamphlets criticized in this paper write to:

1. Grocery Manufacturers of America, Inc.
   205 East 42nd Street
   New York, New York 10017
   THE LABEL TELLS THE STORY, 1964, 12 pages, free

2. International Consumer Credit Association
   375 Jackson Avenue
   St. Louis, Missouri 63130
   HOW TO USE CONSUMER CREDIT WISELY, 1963
   30 pages, free