

LUNCHTIME LEARNING: CONSUMER EDUCATION

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Do today's industrial workers take the time to investigate and find solutions to their consumer problems? Are they as concerned about the money they spend as they are about the money they earn? According to our local U.A.W. personnel the answer is "no" to both questions. However, when the opportunity is provided at a convenient time and place, these workers will learn to protect themselves as consumers -- and they proved it.

Every Tuesday, for eight weeks during the Winter of 1973, members of the Connecticut Cooperative Extension Service staff travelled to Rocky Hill, Connecticut to help the more than 200 employees of Hartford Universal and Precision Products learn how to "Stretch A Buck" -- while they ate lunch. That's right, because of the number of employees involved, the only time available for these classes was during the lunch period when the workers were a captive audience but on their own time.

Amazing as it may seem, the classes were a huge success. Ninety-eight percent of the participants said they had learned something about their consumer rights and responsibilities. Part of the proof was an average improvement of 64% from pre to post-test scores as administered during each class session. In fact, the program evaluation to every participant indicated they would attend similar classes if they were afforded the same opportunity in the future.

How did this project begin?

About a year ago, Dr. Elsie Fetterman, Family Economics and Management Specialist with the Connecticut Cooperative Extension Service was invited to speak at a Region 9A Conference of United Auto Workers. The union puts so much effort into increasing wages for their members, yet they had made virtually no attempt to help their membership decide how to wisely spend the money they earn! Why not start now?

So the idea was born to bring money management education to the United Auto Workers. How? When? Where? These discussions continued at Union headquarters in West Hartford. Mildred Jeffery, Assistant Consumer Education Director of United Auto Workers was consulted and approved wholeheartedly. She indicated, if successful, this project in Connecticut could become a national model for United Auto Workers.

Back in Connecticut, further discussions with United Auto Workers representatives led us to the conclusion that the best location for these classes was at the factory where the audience was captive. We then sought a plant manager's permission and

support. Hartford Universal and Precision Products invited us to their factory to discuss the details with their management representatives. Within a month we were ready to begin.

For the time being, no leave time could be granted to such a large number of employees to attend classes en masse. Would they come to work early or stay late? That looked doubtful. The best time to reach these blue and white collar employees would be during their 30-minute lunch hour scheduling to divide the group in half and we planned our first class from 11:30 - 12:00 noon and 12:00 to 12:30 in the third floor conference room.

This was a dingy, infrequently used room but large enough to accommodate everyone interested and far enough away from the cafeteria not to be a disturbance to those who wished to socialize. Attendance was poor the first week. By the time you washed your hands, bought your lunch from the vending machine, walked up a flight of stairs, your lunch period was over! Would the employees mind if we conducted the rest of these classes right in the lunchroom? We did not want to invade anyone's privacy but...no one objected. The remaining seven classes were conducted in the cafeteria.

Our new location was not exactly problem free either, although it was far superior. Food service in this plant is available by vending machine only. That means a mad scramble to get the correct change, buy lunch and be seated before the classes begin -- and eat while you listen and learn. It's no wonder the handouts were all covered with food stains!

How were these classes conducted?

About two weeks before the series was to begin, Union Management and Extension Service personnel jointly developed a questionnaire to be distributed at the factory to all employees -- on the line and in the office. The questionnaire asked if the employees would like to participate in consumer education classes during their lunch period. We also listed several common consumer problems. Those selected for class discussion were:

- No-fault Insurance (law in effect January 1, 1973)
- Small Claims Court
- Consumer Credit
- Income Tax
- Car Repairs
- TV Repairs
- Consumer Frauds

Classes were slated to be conducted on Tuesdays beginning January 23, 1973 since Wednesday was payday. Announcements were handed out each Monday to remind the workers of the class topic for that week so they could prepare their questions.

Since the Cooperative Extension Service was already planning to present a television program on No-Fault Insurance on January 7, 1973, the planning committee decided to make this the first topic.

We announced the TV show in the plant during the first week of January. By viewing this show, every employee could identify with the teacher and get an idea of the contribution the University of Connecticut Cooperative Extension Service could make.

To insure an accurate evaluation of the classes we all developed pre-and post-test questionnaires to be distributed at the beginning and ending of each class. These were identical in subject matter but color coded to summarize the extent of knowledge gained by participating in each class.

Therefore, as each class began we greeted the employees with a pre-test, a pencil and a smile. Our first task was to determine the extent of the knowledge each employee already had in the subject before the class began. As these were collected, the presentation began.

Each class was presented by a guest expert well versed in the subject matter and often representing the Connecticut State agency handling consumer problems in that area. For example, the chief of the Dealers and Repairs Division of the Connecticut State Motor Vehicle Department conducted the class on car repair problems and your rights under the law since his department is responsible for consumer protection in this field. This allowed the employees to identify with the person with whom they would be working if they needed to file a complaint.

The speakers were each asked to direct their remarks in answer to the questions listed on the pre-test and supplement these key points if time permits. Questions were also taken from the audience.

While this presentation was conducted, supportive materials were distributed to each participant as a reinforcement of the day's teachings. About five minutes before lunch was over, the post test was distributed for completion and collected. The bell rang and it was time to-go-back to work -- as a slightly more informed consumer.

The classes were repeated three times each week. There were two lunch periods for first shift employees and one for second shift at 7:30 pm. The same program coordinators and guest speakers attended each session to give continuity to the class.

Eight weeks went by very quickly. We awarded certificates of participation to all those who attended the series. They accepted them with pride and overwhelmed us with their compliments.

"Very well done", "extend the time period", "you all did a great job", "Dr. Fetterman is super", "hold it on company time", "I'd like to see a class everyday", "hats off to UAW", "Dr. Fetterman for President!"

Conclusions:

The statistics compiled while conducting this program speak for themselves as to the merits of this educational endeavor. It is

both needed and helpful to working class people -- blue and white collar. Our pre- and post-test procedures proved the ignorance of these people to the consumer laws of Connecticut, laws designed for their protection. The post-tests reflected an average improvement of 64% above pretest scores with some as high as 80% improvement. This also means that, when motivated, people can learn to help themselves under the strangest of circumstances. Today's industrial workers are so busy scratching out a living that they do not understand nor do they take the time to investigate consumer problems. Yet, when the opportunity is provided at a convenient time and place they learn and they like it!

Recommendations:

This project is readily applicable to factories across the country. Requests have already come in from Indiana, Georgia, and Ohio to adapt this project to the needs of consumers in their states. Empire State College in New York plans to use the same program design to teach consumer education to the students...and the list goes on. Given a little imagination, possibilities are endless.

There is one critical element to the success of this project-- cooperation. Without the enthusiastic involvement and dedication of labor management and the University we could never have made this project a reality. Everyone pitched in to make this program a success and to publicly show their support of the idea. On graduation day "the bosses" of each participating segment awarded the certificates of participation to join their workers in saying "We believe in what your doing. Keep up the good work"...and we will!