

**An Examination of Irish Adult Consumer Competence:
Implications for the Targeting and Content Needs of
Consumer Education Programmes.**

By

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The present thesis is based on the work of Noel P. Gibney, Post Graduate Research Student at the DIT, College of Marketing & Design, during the period November 1991-November 1993. The research was carried out under the supervision of **Ms. Adrienne Czerwin-Abbott**, Lecturer, DIT, College of Marketing & Design.

Disclaimer

I hereby certify that this material, which I now submit for assessment on the programme of study leading to the award of M.B.S. (Master of Business Studies) is entirely my own work and has not been taken from the work of others save and to the extent that such work has been cited and acknowledged within the text of my work.

Signed: Noel Gibney
Noel Gibney

Date: 16th NOVEMBER 1993

**Dedicated to the
memory of my Dad.**

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Abstract.

An Examination of Irish Adult Consumer Competence:

Implications for the Targeting and Content Needs of Consumer Education Programmes.

By

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Consumer education seeks to help the consumer cope with the complex, producer dominated, contemporary marketplace. However, research has shown that consumer education for adults in all EC member states is not adequate. In order for future consumer education to be optimised and beneficial it must be sensitive to the needs, thus the competence, of the recipients. As the literature suggests knowing how to be a rational, well informed consumer (cognitive competence) does not necessarily lead to rational behaviour (behavioural competence). Therefore to fully assess the consumer education needs of adults it is imperative to examine both their cognitive and behavioural competences.

The specific aim of this research was to identify whether cognitive consumer competence affected behaviour, and secondly to identify the socio-demographic variables associated with cognitive competence.

The research was carried out on a sample of 500 adults chosen from randomly selected sampling points. The data was analysed by SPSS-X.

In the findings of the research a typology of five consumer types was developed using cluster analysis and then profiled demographically and behaviourally using both factor and discriminant analyses. The five clusters, labelled as *Disinterested*, *Confused*, *Slightly Impulsive*, *Cautious Cue-Users* and *Complete*, revealed distinctive consumer education needs, as cognitive competence was identified as a pre-requisite but not a guarantee of competent behaviour in the case of some of the clusters. The findings also showed that age, education, marital status and social class all affected the level of cognitive competence.

Recommendations on the future targeting and content needs of consumer education programmes were made based on the distinctive characteristics of the five identified consumer types, and in light of their differing receptiveness to consumer education efforts.

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Of course the ultimate responsibility for what appears herein, whether good or bad is basically mine.

Noel Gibney.

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List of Abbreviations.

ANOVA	Analysis of Variance
BEUC	European Union of Consumer Organisations
CAI	Consumer Association of Ireland
CEDP	Consumer Education Development Programme
CFA	Consumer Federation of America
CIC	Citizen Information Centre
EC	European Community (will soon become European Union (EU) when the Maastricht treaty comes into effect)
ECCETT	European Commission Consumer Education Teacher Training Programme
FLAC	Free Legal Advice Centres
IOCU	International Organisation of Consumer Unions
NCC	National Consumer Council (London)
OCE	Office of Consumer Education (U.S.A)
TCC	Test of Consumer Competencies

Chapter 1

Consumer Education

1.0 Introduction.

Before the initiation of mass production most consumers were either highly self-sufficient or they walked to the corner shop where they dealt on a person-to-person basis with the shop owner for a fairly limited range of products. In these circumstances the market was very transparent i.e it was easy for the consumer to be a rational and fully informed person recognizing all the relevant problems, weighing them up and establishing his/her priorities in a rational manner, seeking out and applying any information necessary to facilitate economically rational decisions corresponding to his/her particular wishes and needs. ¹ As money was scarce at that time, consumer decision making and choice had to be thorough and rational to pick the best buy. Consumer education theorists believe it was the consumer who ultimately determined what products were then produced and that the consumer occupied a powerful position vis-a-vis the producer, a concept known as consumer sovereignty. ²

The industrial revolution brought about the introduction of mass production, which resulted in a stunning growth in the availability and variety of goods. When consumers now went to the marketplace they were faced with multiple brands and look alike products. Choice on the market became greater and the various alternatives became more complicated as a result of the economic growth that led to the use of new complicated materials and new complicated production techniques. ³ Consumers increasingly relied on the organised marketplace to supply their needs for goods and services.

This mass organisation of the marketplace resulted in an increasing

degree of impersonalisation in individual transactions. Direct human contact with the seller or retailer, which was such an important aspect of the pre-industrial revolution marketplace, was reduced to a minimum in the interest of productivity. Likewise, where the traditional transaction had consisted of an exchange of cash for an unadorned product through the mediation of corner shopkeeper, the consumer now had to interact with the product through the mediation of its packaging. ⁴ The net effect had been to distance the consumer from the product and to present him/her with a set of images to interpret.

Parrallel to this a whole new specialisation of sales techniques arose. The more intense use of product differentiation and marketing techniques in the tougher competition for the consumer's money was a major factor in limiting the consumer's "freedom of consumption" and creating an imbalance between the power of the consumer and the producer, in favour of the latter. ⁵

Alongside the plethora of marketing practices and enticements to buy came new developments in the provision of credit and methods of payments for products and services. Cash was increasingly displaced by other forms of money as the primary means of payment. With the widespread use of credit consumers were able to satisfy their desires stimulated by advertising and pay for them at a later date. ⁶

While these marketing and production techniques have changed enormously buying practices and skills have not kept pace. The consumer has found himself/herself in a better economic position to buy products yet less likely to make a sound choice since the marketplace has become less transparent. The need for consumer education as a means of making the market transparent to the consumer was first recognised in the early part of the twentieth century

in the US ⁷ and then much belatedly in Europe, which had to wait until 1971 for its first statement on consumer education. ⁸

1.1 Definition of Consumer Education.

The understanding of consumer education has altered during the decades of this century. Initially consumer education could have been defined as the art of buymanship ⁹ i.e how to identify the best buy. Now, however, the scope of consumer education has been considerably broadened and it has been rather loosely defined as; "*education for life*" ¹⁰. It is not surprising therefore that the range of definitions, in the literature of the subject, is immense and varied, and consequently the discipline's body of knowledge or related concepts also varies.

Langrehr and Mason ¹¹ suggest that attempts to define consumer education follow one or the other of two perspectives; (1) an economic perspective, or (2) a life goal perspective.

The economic perspective, reflects an extension of the definition of buymanship. Such definitions are primarily concerned with economic resource usage and are most likely reflective of the definitions of consumer education that existed during periods of economic recession in the U.S. ¹², namely the 1920's, 1930's and then also the 1960's and 1970's. A good example of this type of economic perspective definition is that of Armstrong and Uhl:-

"... the educational and information investments in the human agent's capabilities for performing those roles associated with directing economic activity, satisfying public and private wants and improving economic performance in the marketplace" ¹³

A more philosophical perception of the discipline, however, is the

more common life-goal perspective, which goes beyond just purely teaching rules for buying. Johnston advocated this view of the subject and defined consumer education as:-

"....developing the individuals ability to make and execute those decisions concerning the use of resources to the achievement of his personal response to Socrates question, 'what is the good life ?'" 14

Likewise consumer education has also been defined as:-

"....the preparation for the art of everyday living which enables an individual regardless of age or income to make intelligent choices based on knowledge and information" 15

The State Department of Education for Ohio, U.S.A, similarly, defined consumer education as:-

"the preparation of the individual in the skills, concepts and understandings that are needed to achieve maximum satisfaction of his resources to accomplish personal and family goals which are in the public interest of society" 16

The term resources used in the above definition should not be restricted to economic resources but should also include human and natural resources. 17

These latter definitions, but most notably the last, emphasise that the role of consumer education would appear to be the development of consumers' value system so they can set their own personal goals and determine how they could most effectively achieve these same goals, bearing in mind the interest of society.

As noted at the First Regional Conference on Consumer Education, in the U.S in 1968:-

"Consumer Education does not have as its purpose that of directing consumer choice, rather it offers the exposure to many alternatives and opportunities and

helps the consumer make that choice which is best for him/her in terms of his/her values." 18

In this study the life-goals perspective will be taken in the sense that consumer education provides the experiences that will allow the consumer to engage in the process of weighing up the pros and cons to arrive at a decision which is in the interest of society, that provides more and better satisfaction for the time, energy and money (the broadened view of resources) that consumers' have at their disposal.

1.1.1 Information Vs. Education.

After defining consumer education it is necessary to distinguish between information and education as frequently there is confusion surrounding the two terms.¹⁹ The relevant difference between the two concepts is that information provides the facts, whereas education teaches you how to use and apply what you have learned.²⁰ Information provides the details, both general and specific, whereas education develops methods of understanding, application, techniques and systems such as decision making and problem solving. Education has to deal with the collection and appraisal of information. ²¹

According to Thorelli ²² the more generic the data is in terms of product or consumer characteristics, the more likely that consumer education is the proper term. He feels it is appropriate to speak of consumer information when the data relates to individual marketplace offerings. Crosby and Taylor ²³ contend that examples of consumer information include; labels attached to products, cereal nutrition content, and vehicle fuel economy which provide idiographic data that pertain to a specific product but do not generalize between purchase alternatives. They continue by asserting that examples of consumer education might include training in how to judge carpet wearability and how to identify a radial tyre. These

provide nomothetic data that generalize between alternatives at the product or brand level.²⁴

Crosby and Taylor ²⁵ suggest that using this framework it would seem appropriate to treat various types of communication about the nature and use of consumer information as a form of consumer education. As such the two concepts clearly complement each other. Jacoby concludes that:-

"a necessary prerequisite for effectively interpreting and using (consumer) information is prior relevant (consumer) education." ²⁶

There appears to be three characteristics that distinguish consumer education from consumer information:

- (i) It normally involves some kind of direct relationship between teacher and taught
- (ii) It presupposes activity on the part of the taught; practising a skill, exercising judgement.
- (iii) It aims at strengthening general capacities in the consumer which can be applied in different circumstances. ²⁷

Basically there are a couple of reasons for the grey area between information and education. Firstly it is difficult to educate consumers without giving them a great deal of information. ²⁸ Secondly, the commercial and non-commercial materials in which information is published are themselves used as educational aids. ²⁹ It would appear then that consumer education is not simply a question of giving information but rather a means towards the whole response and understanding of pupils.

1.2 Aims/ Objectives of Consumer Education.

The actual objectives or aims and subsequent content of consumer education very much depends on which of the two perspectives of the discipline is accepted. Generally nowadays the broader life-goals perspective and its inherent aims are more recognised.³⁰

However, as there are many different definitions of consumer education, even within the life-goals perspective, the aims and content areas of the discipline are extremely diverse.

In the proceedings of the First Regional Conference on Consumer Education, specifically on the 'new approach to consumer education' i.e the life-goal view, five notable aims of consumer education were asserted:

- (i) Every individual should be taught how to make intelligent choices
- (ii) Everyone should develop the art of becoming a skilled buyer
- (iii) Each of us should learn how to manage our personal financial affairs
- (iv) Every-person should learn the importance of becoming an efficient user of goods and services
- (v) As consumers we should be made aware of our social and economic responsibilities.³¹

Jensen believes that consumer education has the following five functions or aims:

- (i) *Society Focused Consumer Information* to explain to students how society functions and how it is influenced by structural demands.
- (ii) *Producer Focused Consumer Information* to explain to

students how the individual behaves as producer in a society characterised by producer power and consumer weakness.

- (iii) *Consumer Focused Consumer Information* to explain the individuals behaviour in society. The aim is for the individual as consumer to work for goals that are not pre-determined by producers.
- (iv) *Product Focused Consumer Information* to ensure that more satisfactory account is taken of the consumer's viewpoint through the product/services offered.
- (v) *Policy Focused Consumer Information* to clarify "consumer policy" and explain in society, along with the policy pursued to date e.g consumer protection legislation, consumer organisations and institutions, the role of the ombudsman, also the possibilities and limitations of future consumer policy in society. ³²

Jensen's aims appear abstract. The broad aims of consumer education drawn from the *Curriculum Guidelines for Consumer Education*, published in the UK by the National and Welsh Consumer Councils in co-operation with the School Curriculum Development Committee, provide clearer and more transparent aims of the discipline. They stress that consumer education should be concerned with learning to:

- (i) choose goods and services intelligently, in accordance with one's needs and resources.
- (ii) make effective use of oral and written sources of consumer advice and information.
- (iii) develop negotiating and social skills in order to make sensible purchases properly and take full advantage of available services.
- (iv) assess need and find appropriate and constructive solutions to consumer problems.
- (v) appreciate the social, economic and environmental consequences of consumer behaviour.
- (vi) cope with the technological changes affecting the provision of consumer goods and services.

- (vii) seek changes or improvements to goods and services which are no longer matching one's needs. ³³

It seems obvious that the National Consumer Council (NCC) in the UK see Consumer Education as a wide-ranging topic and not just restricted to specific areas such as consumers legal rights or buymanship.

In conclusion, the literature on consumer education yields five distinctive goals and objectives, at the micro-level. Consumer education aims to:

- (i) Produce competent buyers and users of goods and services
- (ii) Produce competent financial managers
- (iii) Produce an understanding of the economy
- (iv) Generate an acceptance of consumer responsibilities along with an assertion of consumer rights
- (v) Help people examine their values in order to develop a philosophy enabling them to achieve satisfaction within the resources they possess.³⁴

1.3. Content of Consumer Education

The confusion in definition of consumer education content is an old problem faced by consumer educators. This dilemma is not surprising considering the proliferation of definitions of consumer education and its often differing objectives. As Royer states:-

"the muddled state of the content has become a tradition" ³⁵

Herrmann ³⁶ conducted a study which was designed to determine which topics historically had been most frequently considered to be a

part of consumer education, specifically in secondary school education programmes and text books. The contents were classified into four major areas. According to Herrmann, choice-making dealt with the role of standards and personal values in guiding consumer decisions; financial management covered credit, investment, savings, banking services and insurance; buymanship covered product choice, consumers and the market/economy; and finally consumer citizenship included the consumer's role, rights and responsibilities, consumer problems and consumer protection. The conclusions drawn from the study was that (a) a small group of topics were commonly covered, but only limited evidence was found for a developing consensus about many other areas ³⁷ and (b) the content of consumer education in the U.S had been largely unresponsive to social or economic changes. ³⁸

Herrmann's study confirmed the historical lack of consensus regarding the content or body of knowledge that is considered consumer education. This was a major problem in that for any subject area to establish itself as an academic discipline it is vital that its members i.e consumer educators, reach agreement on its subject matter i.e on the content area of consumer education.

1.3.1. Classification of Concepts in Consumer Education.

The Office of Consumer Education (OCE) in the U.S took a major step in 1980 towards solving this problem of consumer educators by contracting with the then Michigan Consumer Education Centre (now the National Institute for Consumer Education), the National Consumer League, and the City University of New York to collaborate on the planning and implementation of a Consumer Education Development Program (CEDP).³⁹ The main task of the CEDP was to conduct research to define the field and its major content areas/concepts. The mandate of the project was carried out by

Bannister and Monsma. The contract resulted in a 56 page booklet entitled the *Classification of Concepts in Consumer Education*. The classification set the parameters of consumer education and subsequently reduced confusion, both within and outside the field, as to what consumer education is. ⁴⁰ As a result of the project an acceptable definition evolved, along with an orderly classification of concepts. The agreed definition of consumer education was as follows:-

" Consumer Education is the process of gaining the knowledge and skills needed in managing consumer resources and taking actions to influence the factors which affect consumer decisions." ⁴¹

The implied aim and objectives of consumer education based on this definition illustrate again the broader view of the consumer's role, than just pure buymanship. Bannister and Monsma state:-

" Individuals and groups who participate in consumer education programs should gain competence in the knowledge and skills needed to make decisions and take actions as informed and responsible consumers in a broad spectrum of consumer behaviour modes." ⁴²

The so-called behaviour modes which should be impacted upon by consumer education are described by Bannister and Monsma as:

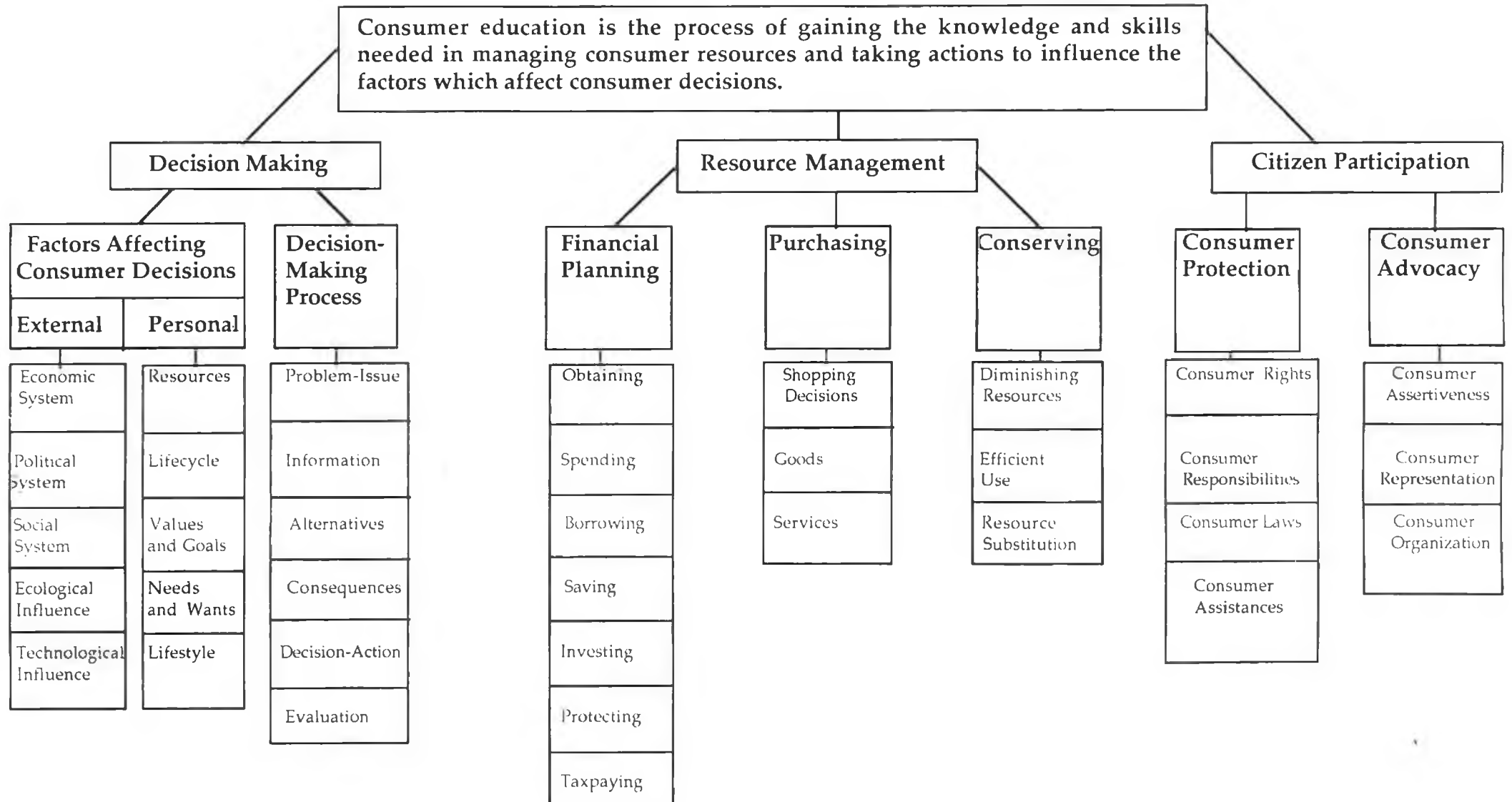
- **Coping:** applying basic consumer survival skills to everyday situations. The ability to cope with current circumstances is an important need for all consumers, but it must not be the final goal of consumer education.
- **Questioning:** an important analytical skill which encourages a think-for-yourself attitude. It teaches consumers to ask questions before purchasing and to challenge misinformation and fraud. Questioning may result in a decision not to buy.
- **Planning:** includes the process of managing financial resources after considering goals, needs and available resources. It includes obtaining incomes as well as spending, saving, investing, borrowing, protecting and tax-paying.

- **Purchasing:** is the application of the decision making process to the buying of goods and services. It involves seeking and using information, considering alternatives and consequences, and selecting the product or service by using appropriate criteria.
- **Conserving:** encourages consumer action that preserve or use resources efficiently rather than wastefully.
- **Participating as Citizens:** supports consumer involvement in business, government and community policy decisions. The process includes questioning, analysing and suggesting alternative solutions to consumer issues and problems.
- **Influencing Change:** promotes an awareness that consumers, through participation, can exercise power to modify those policies, institutions and systems within society which affect consumer interests. ⁴³

From Bannister and Monsma's general definition and objectives of the discipline, the *Classification of Concepts in Consumer Education* identifies the concepts which establish the content of consumer education. The concepts were arranged, as shown in Fig (1.1), into a typology of three primary categories; Decision Making which was defined as the art of choosing; Resource Management referred to the planning, carrying out and the controlling of the use of consumer resources; Citizen Participation involved understanding and taking actions to influence the environmental settings within which consumer decisions take place. The classification was further broken down into eight second level concepts and several sub-concepts. The concepts were arranged in a very organised, orderly structure, which indicates quite clearly the nature of the concepts.

A limitation of the classification is the overlap between the three category areas of Decision Making, Resource Management and Citizen Participation.⁴⁴ For instance each major concept had been placed in only one category, but this doesn't mean that the concept should not be considered in relation to other concepts. As Bannister and Monsma

Fig. 1.1 Classification of Concepts in Consumer Education.



point out:-

" While concepts related to the decision making process are placed under the broad category of decision making, the process of decision making has important implications for every concept within the system." 45

The greatest strength of the classification is, according to a survey of consumer educators, its breadth or comprehensiveness. 46 Hayes praises it for its content validity. 47

In essence the *Classification of Concepts in Consumer Education* provides an agreed definition of the discipline and a subsequent exhaustive group of concepts which form the parameters and comprises the entire body of knowledge, or content, of consumer education.

1.4 Benefits of Consumer Education to the Consumer.

Knapp 48, in a survey of consumer professionals, identified five different benefits accruing to the consumer through consumer education from classroom or community settings.

Firstly, consumer education encourages critical thinking, which helps the consumer function more efficiently in the marketplace.49 It teaches a consumer to question time-honoured heuristics or rules-of-thumb e.g "that you only get what you pay for", which recent consumer research has shown to be dubious and often inaccurate. 50 Decision making skills needed to see through cues such as pricing, advertising and brand names leads to an understanding of the difference between appearance and reality. Thus choices made by consumers will be preceded by questioning, analysis and search for

alternatives.

Secondly, consumer education imparts life-skills which contribute to success in everyday living.⁵¹ One of the skills learned is the careful use of scarce resources with a focus on informed rather than haphazard/impulsive purchasing. Consumers who start the buying process by distinguishing between needs and wants and who proceed to take advantage of buying guides, product evaluations, and other relevant consumer information will save and increase value for money. Cude⁵² shows that informed buying decisions can bring about significant gains for consumers, especially for low cost, repetitive i.e low involvement type purchases. Another life-skill is proficiency in managing financial resources.⁵³ Concepts such as saving, borrowing and budgeting are important to every consumer.

Thirdly, consumer education promotes self-confidence and independence. Knowing how to cope in today's complex, highly technical marketplace gives the consumer a feeling of being in control. Also when consumers think that their financial resources are being well managed through their own efforts, they feel more competent to participate fully in the marketplace. Similarly an awareness of consumer rights and a familiarity with basic consumer laws can instill confidence in a buyer who is attempting to obtain redress. Consumer education is therefore a tool for empowerment.⁵⁴

Fourthly, consumer education fosters broadly accepted values. As pointed out previously in this chapter, the scope of consumer education has broadened well beyond "buymanship" to include instruction in consumer rights, an examination of the costs and benefits of consumer decisions, and participation in the economic system. Consumer education supports values considered important by society such as the values implicit in the following consumer

education topics; choosing best buys (prudence), budgeting one's money (purposefulness), distinguishing between needs and wants (self awareness) and saving one's money (frugality).⁵⁵

Fifthly and finally according to Knapp, consumer education offers the benefit of improving the quality of the consumer's life.⁵⁶ When consumers are taught to make decisions that save money or other resources, they are improving their lot. This becomes more apparent when viewed over the long term. Other considerations are health and safety. The degree to which educated consumers choose safe and healthful products rather than dubious ones also improves the quality of life.

These are the potential benefits in theory accruing to the consumer through instruction in consumer education. The reality, however, may be different as shown in past research which has endeavoured to measure consumer competence as a means of assessing the effectiveness or real benefit of consumer education efforts.

1.5 Measurement of Consumer Competence.

Traditionally consumer competence has been examined to assess the effectiveness of consumer education in terms of knowledge gained, attitude change or actual consumer behaviour, to see if *education made a difference*⁵⁷ i.e whether the consumer has benefited from consumer education. The majority of the research in this area has concentrated on student populations⁵⁸ for which the effects were measured immediately following or during the completion of a consumer education course, while other researchers have used teachers as the subject of their measurement.⁵⁹ The design of such

measurements have mostly included pre-test post-test, quasi-experimental designs where changes in consumer knowledge of those students participating in consumer education are compared to a control group not participating in such education.⁶⁰ The conclusions drawn by such research, emphasising the benefit of consumer education, have been extremely inconsistent.⁶¹

1.5.1 Elements of Consumer Competence.

Competence is measured through the use of competencies.⁶² According to Blakenship and Moerchen⁶³ competencies are developed by a detailed topical analysis of intellectual tasks. It is only important at this level that the consumer being assessed knows how to perform the task i.e rational, wise, responsible consumer decision making. McRee⁶⁴ asserts that it is in the cognitive area that the *Classification of Concepts in Consumer Education* provides the framework for the development of consumer competencies and the beginning of a valid and reliable consumer education competence test measurement.

However, there is some disagreement as to the macro-objective of consumer education. The argument is whether the objective/aim of consumer education should be to produce changes in the behavioural, attitudinal or cognitive domain. This has obvious implications for the elements involved in any measurement or examination of consumer competence.

According to Crosby and Taylor⁶⁵, Wilkie asserts that the effects or macro-aims (as opposed to the previously discussed micro-aims/objectives) of consumer education should be characterised by cognitive as opposed to behavioural dependent variables. Wilkie criticized the use of choice behaviour as a dependent variable i.e as an objective of consumer education, on the grounds that this criterion

violates the avowed 'neutrality' of public policy, which obviously includes much consumer education policy. Instead an emphasis on consumer cognitions was thought to be consistent with public policy that attempted to 'inform' rather than 'persuade'. This notion does reflect, the already expressed idea that consumer education does not have as its purpose that of specifically directing consumer choice. However, from its definitions consumer education should result in behaviour that enhances the well being not just of the consumer's life but also of society as a whole.⁶⁶ Therefore consumer education must have an overall or macro-objective of producing such behaviour, otherwise one can say that consumer education produces no real benefit for anyone just an accumulation of redundant knowledge. According to Carsky, explicit in any definition of consumer education, including Bannister and Monsma's contribution, are "*changes in the cognitive and behavioural domain as a result of the consumer education process.*"⁶⁷

Jensen⁶⁸ supports this perspective. He identified four macro-aims of consumer education:

- (i) Cognitive (the acquisition of information, knowlegde)
- (ii) Capacitive (the aquisition of skill)
- (iii) Attitudinal (the development of a critical attitude)
- (iv) Behavioural (changing individual behaviour)

These objectives are very reminiscent of the concept of 'hierarchy of effects', used by Day, which implies that cognitive and attitudinal change are usually antecedent conditions for behavioural change.⁶⁹

Miller appears to support this perspective when he espoused that:-

"Consumer information and education objectives could be structured or developed in a 'quasi-hierarchical' fashion following the 'hierarchy of effect' models." 70

Miller asserts that objectives of consumer education should be specifically adapted to the needs of consumers i.e their respective positions along a cognitive-affective-conative (behavioural) hierarchy. The important point to be extracted from Miller's reasoning is that the aims/objectives of consumer education are not just in the cognitive domain but the attitudinal and behavioural domains also.

Knowledge or cognitive competence can, therefore, be viewed as a prerequisite for competent behaviour; as a first step in what should be consumer education's ultimate task of producing rational, wise consumer behaviour. Therefore in order to fully measure how competent one is as a consumer it is necessary to examine elements of both one's cognitive and behavioural competence.

1.5.2 Problems Associated with Competence Measurement.

Consumer competence, regardless of the debate over cognitive and behavioural elements, is an extremely broad area which thus creates problems concerning its measurement. One just has to look at Bannister and Monsma's definition and classification to realise how comprehensive it is. If one then considers the proliferation and diversity of definitions and objectives of consumer education the problem of competence measurement is compounded further.

As Makela states:-

"if we remind ourselves that everyone is a consumer and consumer education is not standardized, is it any wonder that we are near the very beginning of measuring competence" 71

These problems are manifested in the past research to be reviewed on consumer competence measurement which has produced conflicting and inconsistent findings and conclusions both in terms of cognitive and behavioural competence. Green ⁷² believes that the main reason for these contradictory research findings is the lack of appropriate measurement instruments caused by the variety of definitions hence scope and content of consumer education. However with the development of the Classification of Concepts, and with it a widely accepted definition and taxonomy of consumer education concepts, it is now possible for researchers to measure common agreed competencies and not different competencies implied by differing definitions of the discipline. It is apparent then, as suggested both by McRee⁷³ and Green,⁷⁴ that Bannister and Monsma's *Classification of Concepts in Consumer Education* provides a framework or base from which to identify and build competencies around which levels of competence, in behaviour and knowledge, can be examined and assessed. Green ⁷⁵ further recommends that consumer educators should be able to reach agreement on what constitutes the core of knowledge representing cognitive competence in consumer education and to identify competent consumer behaviour, based on this classification.

1.5.3 Findings of Past Research.

According to Stanley ⁷⁶, in the US consumer educational effort came of age in the 1960s and then entered a new phase of maturation. It was during this maturation phase of the 1970s and also into the eighties that several studies attempted to ascertain these cognitive and behavioural competencies as a result of consumer education effort. These studies unfortunately only examined either cognitive competence or behavioural competence, never a combination of both which is necessary for a complete examination of consumer competence. Also the competencies used were developed around

differing definitions and concepts as opposed to a commonly accepted body of knowledge that comprises the content of consumer education, as presented in the *Classification of Concepts*.

1.5.3.1 **Behavioural Competence.**

Attempts have been made, albeit a few, to investigate the relationship between consumer education and actual consumer behavioural competence. These efforts have drawn inconsistent conclusions.

Two studies have acknowledged a positive correlation between consumer education and competent consumer behaviour. A pilot study by Staelin ⁷⁷ and an experiment by Olson, Bisogini and Thonney⁷⁸ identified significant relationships between instruction in consumer education and product safety behaviour and food choices respectively.

Contrary to these findings, Bowers ⁷⁹ in her investigation into consumer credit use by low income consumers concluded that consumer education did not affect behaviour, with participants undertaking relatively high credit obligations in relation to their payment capabilities.

Likewise, Hawkins ⁸⁰ conducted research the objective of which was to determine whether consumer education significantly affected the use of consumer education concepts. He drew the distinct conclusion that education did not affect behaviour.

It would seem from these latter two studies that the knowledge or cognitive competence acquired through consumer education does not necessarily lead to the desired outcome. Royer ⁸¹ contends that there is not convincing evidence that increased knowledge leads to increased proficiency. As Makela similarly points out "*knowledge may not be a*

proxy for behaviour or action".⁸² This same view is expressed by Day in his research on Truth in Lending and the provision of APR% when he states:-

*"it is not enough to simply provide consumers with more information. That is simply the first step in a major educational task of getting consumers to understand the information and persuading them to use it."*⁸³

Similarly Lytton and Garman point out that:-

*"Cognitive awareness of or an opinion about a subject does not in turn influence any related behaviours"*⁸⁴

Jobber and Bendelow⁸⁵ espoused the same view when they identified that consumers knew how to make a complaint when their consumer rights were violated, but this did not influence or lead to actual complaining behaviour.

Cole and Gaeth in their study of the use of nutritional information assert that failure to use knowledge appears to be a function of the extra effort associated with obtaining and using the information.⁸⁶ In the conclusions of their research under the heading of Implications for Consumer Education, they like Day as mentioned already, emphasis that consumer education programs:-

*"should stress the personal benefits of using, and the negative consequences of failing to use the available information so that target groups are willing to expend the extra effort required."*⁸⁷

This means changing the consumers' attitude i.e. creating attitudinal competence, towards using the cognitive/knowledge competence that he/she may have, which should then lead to the desired outcome of consumer education i.e. competent rational, well informed consumer behaviour.

1.5.3.2 Cognitive Competence

In addition to all the previously mentioned research which has endeavoured to measure the effectiveness of consumer education on consumer behavioural competence, other research has attempted to assess the effectiveness of consumer education on cognitive consumer competence/knowledge and to identify the demographic variables associated with this type of competence.

Several studies have shown no significant difference in cognitive consumer competence between those who have been instructed in consumer education and those who have not. Bibb ⁸⁸ developed an instrument to measure knowledge of budgeting, installment purchasing and price comparison. She found that no statistically significant difference existed between the test scores of those students who had received instruction in consumer education and those who had not, in the three specific areas.

Likewise, Mieselwitz ⁸⁹ tested students on the concepts of banking, budgeting, savings, investing, credit and consumer protection. The students assessed included again one group who had completed a course in a consumer related field e.g. consumer economics, business etc. and another group who had not taken any of these type of subjects. Once more significant differences were not found between the cognitive competence score of the two groups. Moreover the scores on the tested areas for both groups were low.

Clair ⁹⁰, also, asserted that prior completion of a consumer education course did not affect the scores received by high school students, on the areas of money management, insurance, savings, investments and credit (all consumer education concepts under the heading of resource management in Bannister and Monsma's classification).

Other studies ⁹¹, mainly doctoral, completed around the same time in the US have shown similar results.

In 1991, Brobeck ⁹² conducted a nationwide test of student cognitive competence, under the sponsorship of the Consumer Federation of America and American Express. The test covered consumer subjects like food purchases, credit, savings, car buying, insurance etc. This test showed that students who had undertaken a consumer education course scored slightly higher than those who had not, but this difference was not statistically significant.

Some past research has shown that a positive relationship does exist between engagement in consumer education programs and consumer knowledge i.e. cognitive competence. Langrehr ⁹³ using a revised form of the test used by Claar in his study, reported significant differences in cognitive consumer competence between economics, consumer education and control classes, with the consumer education class obtaining the highest score.

Garman ⁹⁴, using Stanley's Test of Consumer Competencies (TCC), conducted a nationwide study to determine the consumer education competencies of prospective teachers from all academic disciplines. The prior completion of one or more consumer education related courses improved scores as compared with those who had not completed a related course.

Similarly in a further study on university students Garman, McLaughlin, McLaughlin and Eckert ⁹⁵ used the TCC in a pre-test post-test method. University students enrolled in a consumer education course were selected as a control group in the experiment. A significant difference was discovered in the pre-test scores between the two groups i.e. the experimental and control groups. However

improvement in scores were used to measure differences in cognitive competence on the pre and post-test scores. Their analysis of these improved scores identified a significant increase for the experimental group, while the control group showed no significant improvement.

In a study by Carsky, Lytton and McLaughlin ⁹⁶ a positive correlation was once again found to exist between consumer education participation and cognitive consumer competence. These researchers also used Stanley's TCC in a pre-test post-test design and concluded that the experimental treatment of the consumer education course resulted in significant cognitive/knowledge change.

Demographic Variables Associated with Cognitive Competence.

All the aforementioned studies, which have measured cognitive consumer knowledge/competence as a result of consumer education, have along with other studies found demographic variables e.g. age, sex, social class, community type and education, which significantly predict levels of consumer cognitive competence. These findings being as follows:

(a) Sex/Gender

Conclusions as to the influence of gender on competence have been mixed. Beattie ⁹⁷ found that males scored significantly higher than females in their understanding of the specific concepts of; savings, investments and insurance (concepts under resource management in the earlier mentioned Classification). Seymour ⁹⁸ also revealed that males had significantly higher test scores than females. Moschis ⁹⁹ discovered that adolescent male students had greater consumer knowledge than their female counterparts. Carsky, Lytton and McLaughlin ¹⁰⁰ also noted sex to be a significant variable in assessing differential knowledge gains among university students enrolled in a consumer education course.

Other researchers, however, did not identify sex as a factor or variable influencing consumer knowledge. Jung ¹⁰¹ claimed the differences between males and females so small as to be statistically insignificant. Likewise Jelley ¹⁰² and Lupher ¹⁰³ observed no difference in consumer education understanding based on sex.

Three other studies by Jobber & Bendelow ¹⁰⁴, Lytton & Garman ¹⁰⁵ Agbonifeh & Edoreh ¹⁰⁶, all concentrating on consumers' knowledge of their rights and complaining procedure (specifically concepts under Citizen Participation in the Classification) showed no significant relationship between sex and consumer competence in these areas.

(b) Age

Both Jung ¹⁰⁷ and Moschis ¹⁰⁸ reported in their respective studies that as students got older i.e. moved up grades or years within the school system their competence levels increased. Moschis ¹⁰⁹ pointed out in his conclusions that maturation may be a factor contributing to adolescents' development of this knowledge.

Brobeck ¹¹⁰ in his consumer proficiency survey for the CFA supported the view of the two above studies when he contrasted the scores of high school seniors to adults on the same questions. He found that adults scored significantly better than the seniors on all but one of the 49 questions. The differences in scores varied amongst subjects. The gap was widest-19% to 20% on credit and narrowest-11% to 12% on food purchases.

Contrary to these findings, age was not a significant predictor of competence in various citizen participation concepts according to the studies by both Jobber & Bendelow ¹¹¹, and Agbonifeh and Edoreh ¹¹².

(c) Social Class

Litro ¹¹³ and Jelley ¹¹⁴ both ascertained that the higher social classes had a greater understanding of resource management than the lower social classes.

Mochis ¹¹⁵ reinforced these findings, when he noted that the higher social classes had superior consumer related knowledge and were better able (or prepared) to manage consumer finance than were the lower social classes.

Jobber and Bendelow ¹¹⁶ also reported that social class was a significant variable in determining consumers cognitive competence in terms of their awareness of their consumer rights and complaining procedures.

In contrast to these findings, Garman ¹¹⁷ identified that there was no significant difference in achievement on Stanley's TCC by socio-economic status of prospective teachers of consumer education. He points out that this conclusion was in contrast to generally held expectations.

(d) Community type/ Residence

Claar ¹¹⁸ found that rural students scored higher on money management, but that no difference existed between rural and urban students on the other sections of his test i.e. credit, saving and investments. Curry ¹¹⁹ also claimed no differences in test scores based on community size.

Contrary to these findings, Larson ¹²⁰ and Seymour ¹²¹ in two separate studies found that students in large schools scored better than students in small schools.

Furthermore, Jung ¹²² identified that residence was an important

determinant of consumer knowledge/competence, with students from urban areas scoring substantially higher than those from rural areas.

(e) Education.

High academic achievers have consistently been shown in past research ¹²³ to have a significantly greater level of cognitive consumer competence as a result of consumer education.

1.5.3.3 Conclusions of Past Research.

The many examples of past research where consumer competence has been examined purely to see if *education has made a difference* on either cognitive or behavioural consumer competence have illustrated, regardless of the outlined deficiencies in the methodologies, many inconclusive findings as to the real benefits of consumer education. Overall the findings have suggested that consumer education does not necessarily benefit all consumers equally in that some increase their knowledge levels and improve their behaviour more than others, while other consumers' knowledge or behaviour is not influenced significantly at all by consumer education efforts. The latter point highlights that cognitive competence does not necessarily lead to competent behaviour and consequently a full examination of consumer competence can not rely solely on an examination of cognition/knowledge.

1.5.4 Needs Assessment and Targeting of Consumer Education Programmes Based on Consumer Competence Measurement

Hyman and Shingler suggest that in order for consumer education to benefit the consumer it must be based on the needs of these consumers.¹²⁴ They emphasise that the sophistication of consumer education lags significantly behind that of marketing or advertising

and that segmentation and targeting of consumer education is necessary. They state that:-

"segmenting consumers based on their proficiency or competency in consumer decision making provides a hard-data base for the targetting of specific consumer segments for optimal program impact and efficient and effective use of resources" 125

They conclude by suggesting that consumer education programmes must be sensitive to the characteristics, competence and needs of specific consumers and those interested in effective consumer education must begin to segment the market and target strategies accordingly.¹²⁶

Similarly, Herrmann and Warland pointed out that; *"the audience for consumer information and education is a diverse one"* .¹²⁷ Their own research priority was to identify segments within the population which would assist consumer educators in identifying group needs for programme planning and development.

Bloom followed the same line of thought when he wrote:-

"we will have to do a considerable amount of research to find the best strategies for 'marketing' consumer education to these segments." 128

The same notion was expressed in the early 1970s by Uhl in the findings and implications of his famous *Purdue Consumer Education Study*. One group of recommendations in his research concerned the audience differentiation and co-ordination of consumer education. He stated that:-

"there is a pressing need to develop a curriculum tailored to the individual needs and capabilities of student consumers. Presently the national education programme is uni-dimensional, treating all students very much alike. The curriculum will need to be

differentiated to the special needs of terminal and college bound students and students of varying socioeconomic background." 129

Although Uhl's study concentrated on second level students an analogy can also be drawn with adult consumers. In order to adapt consumer education to the needs of consumers it is first of all necessary to examine what they actually know and how they behave and conversely what they need to know and how their behaviour should ideally be altered. This should identify specific needs for specific segments. Accordingly it has been recommended that:-

"In order to establish an integrated policy on consumer information and education, more needs to be known about consumer behaviour and attitudes." 130

A study by the Department of Health in Ireland ¹³¹ underlined this point. They conducted research into peoples' knowledge, belief and opinions about health and their subsequent health related behaviour. The researchers believed that the health educator i.e. *"the agent who has been assigned the specific task by society of transmitting its approved health knowledge and health practices to its members"*, ¹³² must possess a picture of the conceptions, beliefs, attitudes and behaviour patterns of the education receiving population. They hoped that the results of the study gave the health educator a picture of the current situation, at that time, which it was necessary to integrate into any future health education programmes. Again an analogy can be made between the predicament of the health educator and the consumer educator.

A viewpoint espoused by both Makela¹³³ and Guiton ¹³⁴ is that a major reason for measuring consumer competence is to assess consumer education needs. Instead of the traditional approach of examining what has been accomplished in terms of acquiring consumer proficiency through consumer education, whether it be

from formal education or informal education (e.g. life experience or the socialization process) one can simultaneously look at the lack of competence i.e. not what has been achieved rather what competence is lacking thus needed. Since everyone has had different formal education, different socialization and consumption experiences, different decision making styles and varying receptiveness to learning, it is no wonder that the need for consumer education is not uniform across the population. Rather different groups have different levels of competence or incompetence hence different consumer education needs.

By identifying these different consumer segments, by examining their consumer competence and highlighting their respective competence deficiencies hence educational needs (whether they are cognitive, attitudinal or behavioural), consumer education programme types, objectives and content can be targeted to these segments with the ultimate aim of producing competent consumer behaviour, of which cognitive and attitudinal competence are antecedent conditions.

1.6 Types of Consumer Education

" Consumer education is part of lifelong education, neither beginning nor ending at school" 135

This quote from the National Consumer Council, in the UK, emphasises that consumer education is a lifelong process. The types of consumer education a consumer receives varies, as do the people providing this form of education i.e the consumer educators.

Consumer education can be provided in either the community or school setting, and can be classified as either (1) formal, or (2) informal.

1.6.1 Formal Consumer Education

Fast ¹³⁶ identified six types of consumer education , which can be categorized as formal. These are as follows:

- formal consumer education i.e that given in primary, secondary or third level school settings.
- consumer education workshops, seminars or short courses, sponsored by social services agencies, consumer organisations and adult education groups.
- dissemination of printed consumer education materials relating to general buying strategies e.g pamphlets.
- printed consumer education materials that deal with buying strategies specific to a product category.
- consumer information and/or action columns in the popular media that may serve to increase consumers' awareness of certain issues.
- consumer periodicals and magazines.

Consumer educators or agents involved in these types of formal consumer education can be classified into the following three groups:

- (i) teachers within the education system
- (ii) independent bodies concerned with consumer protection and welfare
- (iii) trade Associations, business and marketing people. ¹³⁷

Within the education system there are four "key" consumer educators.

138 These are: full time primary school teachers; full time secondary school teachers, university and further education college lecturers, full time adult educators/ youth and community workers.

Formal consumer education within the education system would seem to be the most important type available. Indeed much, even most, of the literature on consumer education deals with consumer education in the school setting. During the 1970s and 1980s, in the US, there was a growing emphasis on consumer education specifically for adolescents. Consumer education has now been increasingly adopted in many states as a regular part of the curriculum in secondary schools. In some states e.g Illinois and Hawaii it is a mandatory course.¹³⁹ Likewise the EC in a Resolution passed by the European Council in 1986 declared that the:-

" competent authorities in the member states are hereby invited to promote consumer education in the school curricula, at primary and secondary level, as appropriate, so that consumer education is provided during the period of compulsory education." ¹⁴⁰

Consumer education in the school system is not seen as a separate subject but as a subject which "permeates" other subjects like Home Economics, Business Studies, Economics, Social Sciences, Geography, Mathematics and Science. ¹⁴¹ Similarly Green ¹⁴² illustrates that essential elements of consumer education in the US are often integrated into traditional subjects such as English, Mathematics, Home Economics, Business and Industrial Arts.

Apart from teachers within the education system there are a number of other professionals, who although not strictly teachers, can be and in many cases are already involved in formal consumer education in schools and also in community settings, typified by Fast's aforementioned classification of consumer education types. These

consumer educators comprise independent bodies concerned with consumer protection and welfare i.e health educators, social workers, advice workers (including those in welfare rights, housing, money matters, consumer protection officers), consumer organisations and representatives, and those in voluntary organisations and citizens information centres.¹⁴³

The third main group of agents involved in formal consumer education, in both the school and community settings, is made up of the business community i.e trade associations and business/marketing people. One may at first be skeptical and wonder why the business community would be interested in having educated consumers, thus relinquishing some of the relative power in the marketplace that they have over consumers. However, the notion of business involvement in consumer education has been espoused by the United Nations in their guidelines for consumer protection, when they state:-

" business should, where appropriate, undertake or participate in factual and relevant consumer education and information programmes." 144

The business community realise that with consumers becoming more alert and demanding, and the volume of product literature swelling so rapidly that it is no longer enough merely to persuade the consumer, they must inform him/her as well. According to Bloom and Silver ¹⁴⁵ one of the reasons the consumer education movement gained so many supporters from industry was that consumer information programmes had been failing i.e consumers were not making better choices even when they had the right information. Therefore valuable resources were being wasted when additional information was being offered without consumer education.

Bloom ¹⁴⁶ hypothesised that over time large number of people can be expected to be exposed to consumer education programmes and as

more people benefit from their experience with these programmes; more are likely to become supporters of consumer education. Furthermore Bloom ¹⁴⁷ asserts that one way these consumers might show their support for consumer education is by becoming loyal patrons of sellers whose programmes they personally found to be beneficial. Thus consumers can be expected to make an increasing proportion of their purchases from businesses who conduct relatively large consumer education programmes:-

"Many company sponsored consumer education programs have shown that an educated consumer becomes a loyal customer." 148

In the US many prestigious companies have conducted consumer education programmes by providing consumer education teachers with booklets, videos, product samples and speakers, in some cases by starting consumer education classes within their own facilities. ¹⁴⁹ A great deal of this is reported to be excellent, objective and not at all self-servicing. The qualification that such consumer education programmes should be "factual and relevant" ¹⁵⁰ was included in the UN guidelines with respect to business sponsorship. This inclusion in the guidelines was probably as a result of criticisms which have been made of many business sponsored consumer activities. Harty notes that:-

".....materials disseminated by private industry couldn't be perceived as anything else but a sales pitch" 151

A content analysis of consumer curriculum materials, provided free by the business community, was performed by Rudd and Buttolph. ¹⁵² They concluded, showing some agreement with Harty, that business sponsored consumer education materials contain significantly more commercial and advertising content than non business material. The NCC although encouraging industry involvement in consumer

education, as a means of strengthening links between industry and education, set out guidelines for business sponsorship of educational materials in an effort to eliminate promotional content and to increase the quality and integrity of the material. ¹⁵³ On the other hand, some theorists argue that the negative impact of advertising or commercial content is minute compared with the advantages in resources, technology and expertise of the business community. ¹⁵⁴

The important conclusion, however, is that the business community has potential as an important formal consumer educator.

1.6.2 Informal Consumer Education

The second main type of consumer education, which could be labelled "Informal" is not carried out by the business community, by teachers (from various subjects) in the education system nor by members of community groups who assign themselves the task of educating consumers. The informal consumer educators are one's family, friends and acquaintances with whom one interacts socially every-day. These people act implicitly as consumer educators as opposed to the aforementioned consumer educators involved with formal consumer education. As Hyman points out:-

"Consumer education involves socialization and persuasion activities that seek to motivate consumers to modify their behaviour.....current information seeking and decision making are based on a pattern of education and behaviour that a individual has acquired during the socialization process. Current knowledge and decisions.....can be taken as a reflection of the level of an individual's consumer education". ¹⁵⁵

Consumer education is the outcome of a meta-socialisation process which occurs throughout the lifespan of individuals and involves the acquisition of perception, information gathering and decision making that are related to behaviour in purchasing of goods and services. ¹⁵⁶

Hyman and Shingler ¹⁵⁷ further assert that a large proportion of people rely on others for advice about their consumer decisions and that much consumer information and education is communicated informally by word of mouth.

This verbal giving of advice or consumer education through the socialisation process, as indicated previously, does not begin nor end at school. Therefore the socialisation process begins even with the pre-school child. Ward defines consumer socialisation as:-

" processes by which young people acquire skills, knowledge and attitudes relevant to their functioning as consumers in the marketplace" 158

The consumption role refers to the values and skills a person must acquire to perform the role of consumer. Although Ward emphasises 'young people' in his definition, he recognises the long term implications of this learning on the behaviour of adult consumers.

The family typically provides the primary setting in which children learn consumer tastes, preferences and shopping styles. ¹⁵⁹ As pointed out school based consumer education courses are usually concentrated more at the second level, which according to Heinzerlinger ¹⁶⁰ leaves the primary responsibility for providing such education to younger children with parents. Even when programmes exist for younger children as recommended by the EC ¹⁶¹, their effectiveness are likely to be enhanced when the goals of such programmes are reinforced by parents at home ¹⁶² It is important therefore that adults or parents of young children are in turn adequately trained as competent consumers, otherwise they would end up mis-informing their children. However, a study by Reece ¹⁶³ has shown that it would be a mistake to rely on parents to provide all the consumer education that

their children need, as the data showed that parents only modestly perform their role as consumer educators of their children. This underlines the importance of schools, other organisations and business sponsors' consumer education efforts.

Young children also rely on peers and the mass media for consumer education, as sources of knowledge shaping their consumer related patterns of thinking. ¹⁶⁴ It is unlikely that these sources (or socialization agents) provide truly accurate consumer education or information.

1.7 Receptiveness to Consumer Education

Consumers' receptiveness to formal consumer education may vary according to (1) cognition (2) social background (3) occupation (4) participation in community affairs (5) level of perception of consumer problems (6) propensity to complain and (7) information seeking methods. ¹⁶⁵

Those consumers who are unreceptive to formal consumer education are disregarding one of their basic consumer responsibilities (a concept heading under Citizen Participation in the Classification of Concepts); the responsibility to expose themselves to consumer educational opportunities.¹⁶⁶ These consumers rely solely on informal sources such as word-of-mouth which may be misleading, subjective or unreliable. It is imperative therefore that these consumers receive formal consumer education, or at least the agents who informally educate them through word-of-mouth should receive such reliable formal education. To accommodate such consumers Hyman and Shingler recommend Consumer Advisor training and Leadership Education¹⁶⁷.

The Consumer Advisor Concept takes into account the fact that most consumers are inclined to discuss consumer issues in informal settings rather than formal programmes.¹⁶⁸ Advisor training aims to recruit and train people to interact in an advisor capacity with consumers in a variety of day-to-day contacts e.g the workplace, community meetings, social gatherings etc.

Leadership education, on the other hand, aspires to have people in every community with the knowledge, skills and motivation to inform and teach others how to make wise, rational, non impulsive consumer decisions.¹⁶⁹ The first goal of leadership education is to recruit and train opinion leading consumers to be community consumer educators, including an in-depth understanding of issues. Secondly, if possible, it aims to use seminars, workshops and conferences to provide community leaders with the information and skills necessary to conduct local consumer education and information programmes. Leadership education promotes a sort of multiplier effect, teach a few to teach others.

The overall goal of Consumer Advisor training and Leadership Education, is to have a large pool of people in every community who are willing to assist those consumers who are not capable of making rational consumer decisions on their own and who disregard (unreceptive to) consumer education in the more formal settings.

According to Wallendorf and Zaltman¹⁷⁰ it is critical that consumer educators spend considerable energies creating an awareness on the part of consumers of the potential values of more informed choices and that this by implication would develop a performance gap such that consumers would be receptive to available formal programmes and materials. Wallendorf and Zaltman continue by asserting that the rate of adoption of consumer education is influenced by expectations

about the effects deriving from adoption.¹⁷¹ Two types of effects exists: incremental and preventive effects. If consumer education is perceived as a means for obtaining more value for money in purchases it would be considered an increment innovation. Preventive innovations, on the other hand, are those adopted to avoid some unpleasant happening.¹⁷² The optimum strategy suggested is for consumer educators to stress both the incremental and the preventive effects.¹⁷³

1.8 New Directions for Consumer Education.

Fernstrom¹⁷⁴ provides very interesting insights into new directions she perceives consumer educators must explore in the future.

Firstly, she recommends the formation of new partnerships among the existing formal consumer educators i.e teachers, consumer groups, business etc. to develop consumer education strategies and materials.¹⁷⁵ This would provide a means of joining forces as a way of maximizing resources and avoiding duplication of effort. This is a view also shared by Dulmes. ¹⁷⁶

Secondly, Fernstrom ¹⁷⁷ suggests that consumer educators must become more skilled in how they provide consumer education in order to reach people more effectively, which she believes lies beyond the classroom setting and the printed word. As she correctly points out consumers who need the education most are not nearly as likely to take a class or read a brochure as those who don't need it as much. This notion highlights those previously mentioned who are unreceptive to consumer education and therefore difficult to reach with needed formal consumer education. Hence new ways of

providing education or information need to be explored. Fernstrom encourages videos as a new direction. Considering the costs involved in such a high-tech area, it clearly reinforces the need to form partnerships and underlines the important role wealthy consumer educators from the business community can play.

The third new direction is labelled "New Locations" as is very similar to the idea of new methods just discussed. The main point is that consumer educators need to go where the consumers are. Fernstrom¹⁷⁸ recommends going to the workplace and explore opportunities and methods such as seminars, printed materials, videotapes, counselling etc (this resembles the consumer advisor and education leadership programmes, discussed in the previous section).

Similarly Guiton ¹⁷⁹ recommends that consumer education should take place in future in a variety of ways and places e.g adult education centres, in seminars, through advertising and other media formats and also once again in the workplace. These initiatives would help those, arguably the most in need of consumer education, who up to now rely on informal word-of-mouth education and are unreceptive to more formal factual consumer education.

Such new directions appear to suggest the way forward for the enhancement of consumer education in the future.

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Chapter 2

EC Policy & Consumer Education In Ireland

2.1 EC Policy on Consumer Education.

2.1.1 Introduction

Prior to reviewing formal consumer education in Ireland it is necessary to examine the EC's contribution to the consumer education movement in Europe, as this provided the impetus for the initiation of formal consumer education in this country.

A document published in 1971 by the Council of Europe (not strictly a part of the EC) resulted in the first European statement on consumer education, which laid the foundations for subsequent EC policy on the area. In the document the Council of Europe stated:-

"What we can and should do is to make sure that tomorrow's citizens are furnished with the basic tools of knowledge and appreciation which will enable them to exercise their freedom of choice and their personal and collective responsibilities in light of the different options and manifold problems which face them as consumers." ¹

The Heads of State, or of Government, at the EEC Paris Summit of October 1972, subsequent to this statement, confirmed the recognised need for some sort of consumer protection policy by calling upon the institutions of the Communities to strengthen and co-ordinate measures for consumer protection and to submit a programme by January 1974. ²

This move was not surprising considering that the preamble to the Treaty establishing the EEC stressed that one of the basic aims of the

community was *"the constant improvement of the living and working conditions of the people constituting the community"*.³ This idea was elaborated in Article 2 of the Treaty (Rome) which included as one of the tasks of the Community; the promotion of *"harmonious development of economic activity, a continuous and balanced expansion, an increase in stability, an accelerated raising of the standards of living"*.⁴ Although not clearly stated, implicit in these thoughts was the idea of some sort of consumer policy.⁵

2.1.2 Preliminary Programme for Consumer Protection and Information Policy

In April 1975 the European Communities' Preliminary Programme for Consumer Protection and Information Policy was adopted by the European Council, and provided the first formal initiative for action in the area of consumer education in the community. The Programme set out five basic aims, which mirrored some-what President Kennedy's US Bill of Consumer Rights of the 1960s. The five aims of the policy were to secure;

- (i) effective protection against hazards to consumer health and safety
- (ii) effective protection against damage to consumers' economic interests
- (iii) adequate facilities for advice, help and redress
- (iv) **consumer information and education**
- (v) consultation with and representation of consumers in the framing of decisions affecting their interests.⁶

In relation to the fourth right, which is obviously of most interest, a recommendation was made that:-

" facilities should be made available to children as well as to young people and adults to educate them to act as discriminating consumers, capable of making an informed choice of goods and services and conscious of their rights and responsibilities." 7

Three courses of actions were proposed to achieve this aim:

- (i) Promotion of consumer education; in order to further the advance of consumer education by providing advice and opinions at Community level, the Commission should, the programme suggests, undertake studies in co-operation with member states and consumer organisations to determine methods and suggest materials for the encouragement of consumer education in the curricula of schools, universities and educational establishments. 8
- (ii) Training of the instructors, based on the results of economic and sociological research at centres set up in member states. 9
- (iii) Dissemination of a wide range of information. 10

In essence the preliminary programme concentrated specifically on consumer education in schools; the training of instructors and the methods and materials to be used therein.

2.1.3 London Symposium on Consumer Education

In December 1977 the European Commission convened a symposium

in London to discuss the state of consumer education in the then EEC. At the symposium the importance of the development of pilot school based activities and teacher training was primarily underlined. As a result of the colloquium the Commission initiated the establishment of a network of pilot-schools in collaboration with the authorities of the member states to initiate consumer education in schools. The Commission, also set up a working party on the training of teachers for consumer education. ¹¹

2.1.4 Second Programme for Consumer Protection and Information Policy

In 1981 the European Council adopted a Resolution on a Second Programme for Consumer Protection and Information Policy. ¹² This new programme allowed for existing work to continue and new initiatives like the extension of teacher training programmes and the creation of curriculum materials and guidelines.

2.1.5 Consumer Education in Schools

A working document of the Commission to the Council, also in 1981, entitled "Consumer Education in Schools - Reflections on Consumer Education in Schools", was an important step in the development of consumer education activities in European countries. An important aspect of the document was its perspective on consumer education and what it might include. ¹³ It stressed the importance of developing consumer education not only in the narrow sense of enabling the consumer to act in a discriminating way to make informed choices between goods and services, but also in the broad sense of fostering the education of children to become more responsible adults by developing a critical and analytical attitude to consumption and its

place in society, as well as by increasing their awareness of the consumer's responsibility to general societal problems like the environment, energy and the use of natural resources. ¹⁴ In a further report by the Commission in 1989 on Consumer Education in Primary and Secondary Schools, this aim of consumer education was further underlined and was believed to fall within the larger framework of the 1976 Resolution of the Council and the Ministers of Education meeting within the Council concerning measures to be taken to facilitate the transition of young people from education to working life. ¹⁵ This has obvious similarities with the broad life-goals perspective of consumer education as mentioned in Chapter 1.

The 1981 document also referred to the fact that the Commission in no way intended to produce standard European Consumer Education Syllabi because of the following two reasons:

- (i) Each member state has its own distinct education system in that:
 - (a) curricula differ
 - (b) durations differ
 - (c) educational practices differ
 - (d) different economic, legal and social structures exist ¹⁶

- (ii) The Rome Treaty gives the Community Institutions no more than a limited jurisdiction in the field of education. ¹⁷

The member states and the organisations involved in consumer education therein were always encouraged to share experiences and ideas with the other EC member states, as was the procedure in the pilot-schools project and the teacher training programmes.

2.1.6 Teacher Training Programme

The teacher training programme comprised of an expert working party which carried out surveys of existing teacher training for consumer education in individual member states and then set about trying to establish common guidelines. ¹⁸ After the 1981 second resolution a new phase of work began called the European Commission Consumer Education Teacher Training (ECCETT) Programme. This project resulted in a number of national case studies in the countries which had been involved. ¹⁹ This initiative identified the key importance of appropriate pre-service and in-service teacher training. The programme was also a valuable "trigger" to further consumer education activities in the individual states. ²⁰

2.1.7 Pilot Schools Project

The other main initiative spurred on by the two Programmes for Consumer Protection and Information Policy was the Pilot-Schools project. In this scheme 30 schools were selected in the different community countries and given support to develop whatever consumer education curricula material they believed to be of benefit. The teachers involved met together regularly in Brussels to discuss their progress and experiences. The result of the project was the development of a range of materials and teaching methods and an illustration that consumer education could be integrated into the curricula of the different member states concerned and how that might be done. The conclusions drawn from the pilot schemes revealed three considerations:

- (i) It is possible to integrate a new topic into existing programmes (there is no need to introduce a new subject)

- (ii) Integration of the new topic revealed the need to give teachers specific training and provide them with appropriate educational materials.
- (iii) The pilot projects and resulting exchange of views revealed the relevance of community action in this area.²¹

2.1.8 Resolution on Consumer Education

In view of these considerations, in the first half of 1985, the Commission forwarded a draft resolution on consumer education in primary and secondary schools to the Council. Consequently on the 9th June 1986 the final Resolution on Consumer Education in Primary and Secondary Schools was adopted by the Council.²² The resolution laid the foundations for measures to be taken at both "member state" and community level. The resolution stated that at member state level:-

*" the competent authorities in the member states are hereby invited to promote, within the bounds of what is constitutionally possible and in the framework of national legislation and regulations, consumer education in school curricula, at primary and secondary level, as appropriate, so that consumer education is provided during the period of compulsory education."*²³

The resolution continued by recognizing that consumer education in the school curricula did not normally require treatment as a separate subject.²⁴ It indicated suggestions as to the appropriate content of consumer education; emphasising that it should be set in the context of teaching about those aspects of contemporary society which affect the rights and responsibilities of consumers such as:

- (i) the operation of market forces
- (ii) the role of consumers in the economy
- (iii) an awareness of environmental questions
- (iv) attitude to advertising

- (v) attitudes to the mass media
- (vi) the use of leisure time ²⁵

The above content or body of knowledge of consumer education, however, seems restrictive and less comprehensive than the content inherent in Bannister and Monsma's Classification of Concepts in Consumer Education.

The 1986 Resolution, also, suggested at member state level that the competent authorities in the member states were thereby invited to promote:

- (i) consumer education in the initial training of teachers and further training of those already in service
- (ii) the development of appropriate teaching materials. ²⁶

In the second section of the resolution dealing with measures to be taken at community level, the European Commission was asked to facilitate and continue the wide-ranging exchange of views on past and current experiments at community level, so as to note the new needs revealed by the introduction of consumer education in schools both at the primary and secondary level, with respect to teacher training and teaching materials. ²⁷

The Commission was further asked to organise in close collaboration with relevant national authorities, pilot training schemes for teachers and the preparation of appropriate training material. ²⁸ Finally the Commission was encouraged to include consumer affairs questions in higher education. ²⁹

2.1.9 Three Year Action Plan for Consumers, 1993-1995

The EC's most recent initiative is the European Commission's second three year action plan for consumers which was approved on the 28th July 1993.³⁰ This plan belongs in the context of the implementation of the Maastricht treaty on European union, which has elevated consumer affairs to the ranks of genuine community policy. Article 3(s) of the new treaty states that an objective of community action is "*a contribution to the strengthening of consumer protection.*"³¹ The new action plan stresses that the commission's support for consumer organisations in their training programmes (consumer education programmes) for young consumers and for adults should be enhanced.³² Contained in the three year plan is an overview of priority actions planned over the duration of the initiative. Two notable priorities are:

- support for measures to train adults and young consumers.³³
- support for national consumer organisations and notably those of the southern member states and Ireland.³⁴

2.2 Consumer Education in Ireland

2.2.1 Introduction

Consumer education in Ireland appears very much to work within the framework constructed by the outlined EC Policy on the area, which provided the main impetus to consumer education in Ireland.

2.2.2 Consumer Education Committee

After the adoption of the Preliminary Programme for Consumer Protection and Information Policy, and the recognised need for consumer education in all member states including Ireland, the Consumer Education Committee was established in February 1977 by John Bruton T.D. (then parliamentary secretary to the Minister for Industry and Commerce). The objective of the committee was to consider ways, in light of the EC policy, of promoting consumer education at all levels, within existing structures and financial resources. Its terms of reference were as follows:

- (i) To make recommendations for (a) the inclusion of instruction of consumer education in schools curricula (primary, secondary, technical and regional colleges), (b) the provision of courses, lectures etc. in consumer education for adults.
- (ii) To make suggestions as to how the various state agencies might more effectively co-operate with consumer organisations in their work on consumer education.
- (iii) To make such other proposals for the advancement of consumer education as they might think fit. ³⁵

The report of this committee provided recommendations for consumer education at primary, post-primary and third level institutions, as well as for adult education.

Primary Level

In relation to the suggestions outlined for the specific content of a programme of consumer education at the primary school level, the committee emphasised that this was a matter for the Department of Education through the agency of its Curriculum Development Unit. The committee recommended that this unit should be charged with the responsibility of formulating as part of the existing curriculum a

programme of consumer education to be pursued in primary school. ³⁶

Secondary Level

At the secondary level the committee recommended that (1) a basic philosophy concerning consumer education should permeate all educational programmes ³⁷ (2) that a multi-sided approach to consumer education was more likely to bring results in the short term ³⁸ and (3) that in any further revision of syllabi, Review Committees would pay special attention to the introduction of consumer concepts within the content of each discipline.³⁹

Third Level

Concerning third level education, the Consumer Education Committee suggested that third level institutions should be motivated towards inculcating in their students the necessary legal, economic, social and moral knowledge necessary for them to take their place in society as more responsible and effective consumers.⁴⁰ They also recommended that the boundaries of existing courses be broken down in order to introduce consumer studies in areas where the curriculum does not have a natural orientation towards this type of education.⁴¹

Adult Education

Finally the committee made a number of recommendations regarding adult education. Firstly they suggested that Aontas (the National Association of Adult Education) be designated the medium through which a programme of adult consumer education should be advanced.⁴² It was stressed that Aontas had a major role to play in promoting the concept of consumer education, in developing the various programmes necessary, in the preparation of teaching materials both in respect of training colleges and in teacher retraining.⁴³ The committee also asserted that Aontas has an

important role to play in the provision of consultants to voluntary organisations involved in the education of its members in day to day consumer affairs.⁴⁴

2.2.3 Pilot Schools Project

Following the report of the Consumer Education Committee and also as a consequence of the EC's Second Programme for Consumer Protection and Information Policy, Irish schools were involved in the aforementioned pilot schools projects as a means of assessing teaching methods and materials used in consumer education pilot efforts. In Ireland two schools were used in the pilot project; (1) St. Mark's Community School, Springfield, Tallaght and (b) Girl's Vocational School, Dundrum.

2.2.4 Consumer Education Seminar

After the EC Resolution of 1986, a seminar on *Consumer Education in the Curriculum* was organised and held in Dublin under the sponsorship of the Curriculum Development Unit (then located at Trinity College) and the Office of the Director of Consumer Affairs. The participants in this seminar discussed the aim, content and objectives of consumer education and how it should be fitted into the school curriculum in accordance with the stated EC policy in the resolution. A major conclusion of the seminar was that consumer education should be taught to all age groups and that early school leavers required and should be given most attention. Furthermore it was stated that the topic should be so integrated that it permeated the curriculum,⁴⁵ which was in keeping with the EC resolution on consumer education established on the results/ findings of the pilot

schemes.

2.2.5 Consumer Education in the Curriculum

As a consequence of the EC resolution and the resultant seminar in Dublin, consumer education has found a prominent part in the Irish education system of today, most notably in the junior cycle in the syllabi for Business Studies and Home Economics. These syllabi in the new Junior Certificate are aimed at 12-15 year olds i.e during the period of compulsory education. It is also present for older pupils in the Senior Certificate and during the Transition year programmes.

Junior Certificate Business Studies Syllabus

The new Junior Certificate Business Studies Syllabus contains a significant compulsory area entitled "Consumer Education". A major portion of the syllabus deals with the Business of Living, which in the broad sense is consumer education. The area specifically dealing with consumer education introduces the pupil to the concept of being a good consumer, consumer rights and consumer protection. The programme in this area is designed to be practical and at the end of this module the student should be able to outline the various stages in complaint and redress to pursue satisfaction orally and in writing by law.⁴⁶ This area on consumer education is very biased towards the legal side and covers only the concepts dealing with what Bannister and Monsma term Citizen Participation. However, other parts of the syllabus not strictly termed "Consumer Education" dealing with budgeting, financial services and insurance for the consumer, covers topics in consumer education which could be labelled Resource Management. Unfortunately the area of consumer decision making; sources of comparative information, needs and wants etc. are overlooked in the syllabus.

Junior Certificate Home Economics Syllabus

The Junior Cycle Home Economics Programme also includes a significant consumer education component. The purpose of Home Economics is to equip young people in certain important skills for living as individuals.⁴⁷ One of the syllabus's aims is to develop in pupils competence in making wise consumer decisions. Consumer competence, it is stated, is one of the key concepts on which the syllabus is based.⁴⁸ Consumer studies comprises 15% of the syllabus, but in the real sense permeates the entire course. The specific section on consumer studies is concerned with:

- (i) Consumer awareness and procedures in relation to rights and responsibilities.
- (ii) Budgeting, decision making relating to purchase of food, furnishing, equipment, appliances and personal items; money as a resource.
- (iii) Principles and methods used in advertising; their effects on the consumer.
- (iv) An understanding and appreciation of quality in consumer products and services.
- (v) Awareness of contemporary consumer issues related to the home.⁴⁹

According to the syllabus, upon completion of the course students should be able to:

- (i) Evaluate consumer products and services in terms of quality.
- (ii) Prepare case studies of personal and household budgets
- (iii) Understand the principle of budgeting including savings.

- (iv) Demonstrate knowledge of consumer rights and responsibilities.
- (v) Present oral and written complaints.
- (vi) Carry out simple research into household consumer products.⁵⁰

The Home Economics syllabus is probably the most consumer oriented syllabus in the junior cycle, however, it is not a compulsory course and is traditionally mostly taken by female students.

Transition Year

In Ireland there are also over 100 schools participating in a "transition year" programme, whereby senior cycle students take a year out of the formal examination based school programme to explore, renew and redirect their aims, attitudes and skills.⁵¹ During the programme these 1,500, 15-16 year old, students undertake a significant "personal development" module and teachers are encouraged to include community work/consumer education and other areas of personal and useful skills in these programmes.⁵² Because the topics are largely under the control of the teachers; projects, investigations and simulations in the consumer area are used and facilitated.⁵³

Senior Certificate

The Shannon Curriculum Development Centre and Thomond College of Education are implementing the Senior Certificate; a more practical/vocational alternative to the Leaving Certificate. There are 60-70 schools participating and the courses contain more practical consumer related skills.⁵⁴

2.2.6 Consumer Education Outside The School Curriculum

Other agencies, not specifically in the education system, like consumer

and community organisations have got involved in the consumer education movement as suggested by EC policy. The two most important contributors are (1) the Consumer Association of Ireland and (2) the Office of the Director of Consumer Affairs.

2.2.6.1 Consumer Association of Ireland

The Consumer Association of Ireland (CAI) was formed in 1966 by a small group of consumers who realised that Irish consumers at that time were not adequately protected.⁵⁵ These people decided to set up the CAI as a totally independent, non profit making organisation to protect the consumer's interest.⁵⁶ The CAI is now a member of B.E.U.C (the European Union of Consumer Organisations based in Brussels) and I.O.C.U (the International Organisation of Consumer Unions). According to the CAI a consumer needs help in two principal areas:

- (i) Protection by adequate law/regulation and its enforcement, which is the responsibility of Government
- (ii) Education and assistance in obtaining useful, independent information on goods and services.⁵⁷

It is the latter of these i.e consumer education and assistance that the CAI is most effective. The CAI participates in public meetings and lectures on matters of interest and concern to consumers, and also in television and radio programmes dealing with consumer issues. The association provides education and information to its members and students through its advice and information service, through the media, but above all else through its own *Consumer Choice* magazine.

Consumer Choice Magazine

Consumer Choice is a magazine that helps the consumer to:

- (i) get value for money when buying goods and services
- (ii) know his/her rights
- (iii) be informed about matters affecting him/her as a consumer.⁵⁸

The magazine is published monthly by the CAI and specifically shows consumers how products compare in terms of reliability, performance and value for money. It includes impartial, objective reports, based on comparative laboratory tests and research, on all types of consumer products and services. The magazine also reports on consumer law, gives advice on problem solving and presents consumer case studies of particular interest to students.

Consumer Education Service

The association has set up a Consumer Education Service aimed at second level schools. In November 1990 they developed their schools education package which combines a magazine with relevant educational materials. The package basically comprises of the *Consumer Choice* magazine and a *Consumer Exercise Sheet* which helps put the information and knowledge contained in *Consumer Choice* into action in a practical way.⁵⁹

2.2.6.2 Office of the Director of Consumer Affairs

The other main organisation, outside the education sector, involved with consumer education in Ireland is the Office of the Director of Consumer Affairs, which was established in 1978 under the Consumer Information Act. One of the main functions or responsibilities of the

office is the development of an understanding of consumer protection laws and rights, and as such although not strictly involved in consumer education in the broad sense, are keenly interested in its development and progress. The Office makes available to the public throughout the country, including schools, by post from their office in Dublin and by distribution through the library system nationally and through the network of Citizen Information Centres (CIC) the full range of informational/educational publications on consumer protection and redress.⁶⁰ Also the Office of the Director of Consumer Affairs has engaged, through its information officer, in seminars and speeches to groups of various interest levels throughout Ireland.⁶¹

In the late 1980's the Office of the Director of Consumer Affairs decided to produce materials on consumer education suitable for use in schools. The research for this project was jointly funded by the European Commission and was conducted by the Curriculum Development Unit. A number of teachers and schools throughout the country co-operated with the research and a small committee drafted the outline and determined the parameters of the project.⁶² The finished product comprised the book *Consumer Power*⁶³ which contains seven areas/chapters; consumer rights, common situations and problems, labelling, advertising and the consumer, health and safety, and lastly consumer credit. While the material was designed primarily for classroom use by the 12-15 year age bracket, it was also intended to appeal to pupils in other age groups and to young adults in training courses. The material contained in the book is educational and informational but it is also designed to stimulate research and project work.⁶⁴

2.2.6.3 Miscellaneous Organisations

There are other organisations, not specifically consumer organisations,

that to a much lesser degree are involved in consumer education and as such should be mentioned. These groups include (1) womens organisations e.g the Irish Countrywomens' Association, and (2) advice bureaus e.g the local Free Legal Advice Centre (FLAC) , the Citizen Information Centres (CIC) .

2.2.6.4 Media

The media also have a part to play in consumer education in Ireland. The print media often contains articles on consumer matters e.g columns in the daily papers on personal finances. Moreover the electronic media e.g television often broadcast programmes on consumer interests, for instance *Look Here* on RTE1 or *Watchdog* on BBC1.

There is no actual account, in the literature, of other forms of informal consumer education in Ireland that ultimately do exist, that are part of the day-to-day socialisation process and therefore difficult to report on or account for, e.g word of mouth.

2.3 Assessment of the Current Situation.

EC policy on consumer education and subsequent consumer education efforts in Ireland appear very much to be focused predominantly on the young children/adolescent school going sector, as evidenced from the literature just reviewed. The importance of focusing or targeting these age groups is not being denied, however the consumer education needs of adults, out of the school system and therefore beyond reach of the EC consumer education initiatives so far, have been relatively ignored despite the EC's recognition of the importance of educating adult consumers in their Preliminary Programme for Consumer Protection and Information Policy.

The plight of adult consumers in relation to consumer education has been identified and Ryba emphasises that preparations are being made by the Commission for a further approach to the Council to ask it to extend its programmes of work beyond the areas of schools and teacher training and into that of adult education.⁶⁵ The Commission in its 1989 report on Consumer Education in Primary and Secondary Schools concludes by advocating the plan to extend its activities in the field of consumer education to the education of adult consumers; for adults already in the workplace through consumer organisations, occupational organisations, family organisations or trade unions and through adult education courses.⁶⁶

Despite all the EC initiatives and efforts of enthusiasts in the EC member states it has to be said that progress in the development of consumer education not just in adult education but also within the school system has continued to be slow⁶⁷ and the consumer education movement in Europe remains nearly two decades behind the corresponding movement in the US⁶⁸ (which emphasises the importance and relevance of the US literature from the 1970's to the Irish and European situation, as reviewed). For example in Ireland one has not evidenced business involvement in consumer education as experienced in the States.

The European Commission has acknowledged the lack of progress in consumer education and are concerned, considering the wider choice of goods and services that are and will be available as a result of the single market, which in turn will give rise to a growing demand and need for more information/education. The commission asserts that:-

*"school-children and adults are not yet receiving the necessary education and information in all countries (member states) to prepare them for their role as responsible consumers."*⁶⁹

In Ireland provisions for consumer education in the school curriculum for children and the various projects by consumer organisations have gone a long way in preparing young Irish children for their roles as competent consumers. However, it is the adults currently out in the work-force, who have never received any formal consumer education and have not been catered for by EC initiatives so far, who must now be the priority group for consumer education effort to supplement and augment the current tremendous efforts by organisations such as the Consumer Association of Ireland (CAI) and the Office of the Director of Consumer Affairs.

As Crooks pointed out the ability to function in a beneficial and intelligent way in the contemporary marketplace for consumer goods and services is not acquired through the normal processes of socialisation and maturation⁷⁰ i.e sources of informal consumer education. This point was recognised by the Irish government in a Consumer Charter agreed under the recent programme for government in which one of the proposals was a formal programme of consumer education which would involve the VEC adult education system.⁷¹ The charter also promised the establishment of a National Consumer Council which could have an important role in the supervision of any future consumer education efforts aimed at adults. According to Gill,⁷² Ireland still awaits the implementation of the promises contained in the charter.

Any planned formal consumer education effort targeted to adults in the future, such as that promised in the Consumer Charter, in order to be beneficial, must as outlined previously, be sensitive to need and therefore based on the differing consumer competence levels of Irish adults. As the Council of Europe stressed:-

"There was general acceptance by the Committee that all adults need consumer education in one form or another, though it was stressed that what the content of such education should be - if it is to be of maximum assistance to a particular individual - may vary widely from one group of adults to another." 73

In addition to the fact that the EC budget in relation to consumer affairs is likely to be cut this year,⁷⁴ it would appear necessary to use what available resources there are as effectively as possible. This would imply the need to identify the various groups of adult consumers referred to by the Council of Europe in the last quotation, and to target consumer education programmes the content of which is based on the consumer education needs hence competence of the receiving (identified) groups. This study sets out to provide recommendations to consumer educators on these matters.

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Chapter 3

Research Methodology.

3.1 Research Objectives.

The overall aim of this study is to examine/measure the consumer competence of Irish adults (who up to the present time, like adults in all EC member states, have been relatively neglected by EC consumer education initiatives), as a means of identifying their varying consumer education needs. In order for this measure to be complete it must be based on both the behavioural and cognitive competencies inherent in the widely accepted Classification of Concepts in Consumer Education. The first objective of the research is to find out what socio-demographic variables affect the level of cognitive competence; to identify the most vulnerable groups. The second, and more important, objective of the research is to identify whether or how cognitive competence in turn influences behavioural competence.

To achieve the first objective of the research, which as recalled was:

Obj 1: To identify the socio-demographic variables that affect Irish adult cognitive consumer competence.

the following null hypothesis was formulated:

H₀: There is no significant difference in the mean cognitive consumer competence scores amongst consumers who differ with respect to particular demographic characteristics.

The findings in relation to this hypothesis should highlight the members of specific groups of adults who have lower levels of cognitive competence and who appear most in need of some form of consumer education. Past research, as reviewed, has produced conflicting findings in relation to this question.

The second research objective was to identify to what extent cognitive consumer competence affects or influences behaviour:

Obj 2: To identify whether the consumer behaviour of Irish adult consumers is affected by their consumer knowledge (cognitive competence).

In accordance with this the following null hypothesis was formulated:

H₀: There is no significant difference in the level of cognitive consumer competence between consumers who exhibit different levels of competence in their behavioural styles in terms of Decision Making, Resource Management and Citizen Participation (the three main concept areas in consumer education).

The intention is to identify consumers who differ in their levels of behavioural competence manifested by their behavioural style in terms of the three main concept areas of consumer education; Decision Making, Resource Management and Citizen Participation. Once this has been achieved the aim is to test the null hypothesis above, by examining whether these groups differ in their levels of cognitive competence. The alternative hypothesis being that consumers who exhibit more competent behaviour will have higher levels of cognitive competence. However as pointed out in the literature, knowledge (cognitive competence) may not necessarily lead to behaviour (behavioural competence), therefore there may be segments who have the knowledge/cognitive competence but who do not use this knowledge in their behaviour. By identifying these different consumers one can set objectives for consumer education programmes reflecting, as mentioned in the cited literature, a type of "hierarchy-of-effects" model. Recommendations on the optimal targeting and content of beneficial consumer education programmes will be made and directed to consumer educators based primarily on the findings to, this, the second research objective.

3.2 Research Design.

The research was performed in two stages. Stage One consisted of exploratory research the objective of which was to provide the information to construct the questionnaire; to create the test items for the cognitive test, and the behavioural statements for the examination of behavioural style.

The second stage of the research was the actual primary research, the aim of which was to obtain the information to provide quantitative support for the stated research hypotheses, as a means of attaining the research objectives.

3.3 Exploratory Research

The exploratory research was broken down into the following stages:

- (i) Consultations with Consumer Education "experts" in Ireland.
- (ii) Search of Secondary Data on Consumer Competence Measurement.

According to Tull and Hawkins ¹ exploratory research should be concerned with discovering the general nature of the problem and the variables that relate to it. They suggest that this type of research is typically highly flexible, without a fixed plan, although a tentative guide may be used. The underlying objective or guide for the exploratory research in the present case was to get background knowledge on the area, and to provide suggestions as to the nature and design of the primary research.

Three experts in the field of Consumer Education in Ireland were

consulted. These people included; Mr Eamon Stack, the Irish representative on the disbanded EC Consumer Education Working Party, Dr. Anthony Crooks, former Deputy Director of the Curriculum Development Unit, and Mr. Timothy Bird, Information Officer at the Office of the Director of Consumer Affairs and Fair Trade, and co-author of *Consumer Power* . Consultation with these people offered an insight into the state of consumer education in Ireland and more importantly as to whether the consumer competence or the consumer education needs specifically of adults had ever been scientifically examined. The only apparent research in relation to consumer education in Ireland was the production and testing of classroom materials for consumer education classes in second level schools (Crooks, Stack and Bird). There was no reported scientific research on adults, outside the school system.

The second part of the exploratory research was a review of secondary data relating to previous research on consumer competence, as discussed in Chapter 1. Most research on cognitive consumer competence took the form of a test instrument containing multiple-choice questions on various aspects of consumer education. Several researchers in the field suggested future use of Bannister and Monsma's Classification of Concepts as a framework of competencies around which competence can be assessed.

However Crooks² highlighted that participants in a consumer education seminar agreed that the Strathclyde Guidelines in Consumer Education, which was recognised in the literature to be the exact same as the National Consumer Council's (NCC) guidelines as outlined in Chapter 1, provided a satisfactory starting point for arriving at a definition of the topic suited to Irish conditions. However Bannister and Monsma's classification, which is *"the product of an exhaustive literature search, several convenings of leaders in the field, and critical review by more than 200 consumer educators of successive drafts of the*

taxonomy"³ provided a more detailed outline of the content areas of consumer education and consequently spelled out in more detail the competencies inherent in a competent consumer. It was therefore chosen, over the NCC guidelines, as a framework for the competence measurement.

3.4 Drafting of Questionnaire

Designing a good survey instrument requires selecting the questions needed to meet the research objectives, testing them to make sure they can be asked and answered as expected, then putting them into a form that maximizes the ease with which respondents and interviewers can do their jobs⁴. The first step in this design is the drafting of a tentative set of questions, based on the conclusions drawn from the exploratory research.

Based on the Bannister and Monsma classification and its intrinsic competencies, several questions multiple-choice in style (as in the nature of the tests used to measure cognitive competence in the reviewed past studies) were drafted or else adapted from previous tests, namely from (1) Stanley's Test of Consumer Competencies (TCC) used by several researchers⁵ and one of the least criticised tests of consumer knowledge,⁶ and from (2) the recent Consumer Federation of America's (CFA) competence test, one of the few known and available tests for specifically measuring adult consumer competence.⁷ All questions were adapted to the particular Irish conditions; e.g questions under Decision Making reflected product areas where Irish consumers had problems, as evidenced by the complaint listings in the Annual Report of the Director of Consumer Affairs and Fair Trade⁸ (see Appendix A). The questions under Citizen Participation were also

based on the recognised problem areas and on the consumer rights inherent in the two main Irish Consumer Acts i.e The Sale of Goods and Supply of Services Act, and the Consumer Information Act.

Once the set of questions had been drafted, the next step was to find out if these were questions which people consistently understood and could answer. According to Fowler ⁹ before subjecting questions to a formal field pilot survey, a more formal kind of pre-testing called *Cognitive Laboratory Interviews* is a valuable step. These interviews take a variety of forms but a central feature that they all share is that respondents are volunteers who have a willingness to expend more time and effort than the data collection itself actually involves, in order to help the researcher understand how the questions work. The primary goal of such interviews is to identify questions that are not consistently understood. The insights gathered from these interviews are used to suggest the design of improved questions or the dropping of questions.

The most common type of Cognitive Laboratory Interview is the trying out of questions on friends, family and co-workers, which was the method used in this study. By conducting these types of interviews prior to the formal pilot survey one reduces the amount of changes required after the field test i.e the pilot questionnaire is as near as possible to the final questionnaire.

Before the Cognitive Laboratory Interviews in this study, there were 25 multiple choice questions each in Parts A, B and C, examining cognitive competence in Decision Making, Resource Management and Citizen Participation respectively. These interviews, however, showed that the interviewees had extreme difficulty in understanding a lot of these particular questions, most notably some of the items adapted from the American studies. Another conclusion from these interviews was that these three sections were too long and labourious

especially considering the important statements section (Part D, which caused very few problems in terms of comprehension and ease of answering) which was to follow.

The length of the opening parts of the questionnaire were reduced based on these findings to just 10 questions in each. The questions which caused most confusion were automatically dropped and the questions were distributed as equally as possible over the three consumer education concept areas. The statements section remained the same. The resultant pilot survey questionnaire is shown in Appendix B.

3.5 Pilot Survey.

A pilot survey, or as it is otherwise known, a questionnaire pre-test is vitally important. Zelnio and Gagnon¹⁰ suggest that a thorough pre-test attempts to minimize respondent and interviewer error, thus the pilot survey attempts to reduce survey errors, hence increase the effectiveness of the questionnaire.

A number of conditions exist for pilot studies. Firstly the respondents for the pilot test should be as similar as possible to the population to be included in the main survey¹¹. Secondly, a major issue concerns how many respondents to include in a pilot-study. Fowler¹² asserts that pre-tests done by conscientious survey organisations usually consists of interviewers taking 20 to 50 interviews. Thirdly, interviewers intending to take part in the main survey should participate in the pilot survey so as to identify problems that they may have with the interviewing. To summarise the pilot-survey should be performed under conditions which reflect in miniature the main survey.

In accordance with the conditions outlined above, the pilot study was performed on 20 respondents broken down by the same controls in the same proportion as in the main sample (discussed later in this chapter). However a weakness with the pilot survey was that it was conducted by the author and not by the same interviewers who participated in the final survey.

During the pre-test, Protocol Analysis was conducted as recommended by Tull and Hawkins¹³. Protocol Analysis requires that the respondent "thinks aloud" while completing the questionnaire. The interviewer then notes down the problems encountered by himself/herself and the respondent, which will need attending to and changing for the final questionnaire.

By examining and comparing the pilot questionnaire (Appendix B) to the final questionnaire (see Appendix C) it is possible to see the alterations that were made based on the findings of the pilot survey. Very few changes as expected were actually made to the questionnaire due mainly to the previous thorough Cognitive Laboratory Interviews. The following is an account of the alterations that were made.

The introduction to the questionnaire was altered. It was felt that the words "correct response" put the respondent under too much pressure and was subsequently changed to "most appropriate response" in the belief that this would lead to more honest, as opposed to guessed, responses.

The most notable change in Part A concerning cognitive competence in Decision Making was the order of the questions. During the protocol analysis respondents said that the opening questions regarding unit pricing and the planned approach to buying clothes were very difficult opening topics. As Chisnall¹⁴ reports it is very important for the

opening questions to build up the respondent's confidence and to allow for the establishment of effective rapport between the respondent and interviewer, which ultimately will have an affect on the value of the ensuing interview. It was decided in the final questionnaire design to put what most respondents in the pilot survey thought to be the easiest questions in Part A i.e the questions concerning the environment (questions 6 and 7 in the pilot questionnaire) at the very start of the final questionnaire.

Other changes to the questionnaire as a result of the pilot-test concerned the wording or phrasing of some of the multiple-choice questions. For example the phrase "most effective" and the word "purchasing" , which caused confusion amongst some respondents, were changed to "best" and "buying" respectively.

Explanations were also given in some questions in the final questionnaire. For instance many respondents claimed that they knew what unit pricing was for but that they didn't know that unit pricing was the exact name for it. Therefore it was explained by giving an example of it in the question e.g price per Kg/lb (see Q.3, Appendix C). Many respondents were also confused about the term "natural resources" in Q.19 and Q.20, so a few examples were given in the questions to aid comprehension. Others did not understand the term "consumer goods" in Q.12, consequently this was changed simply to "product" in Q.12 in the final questionnaire.

Finally during the protocol analysis many respondents complained about the length of the questionnaire especially regarding the answering of Q.27 to Q.29 in the pilot questionnaire, which were open ended in style and required more thought. These questions were omitted from the final questionnaire as they were thought to be superflous to the objectives of the study, even though the results would have been of interest. As Kotler points out "questions that are

merely interesting should be dropped because they lengthen the time required and try the respondent's patience"¹⁵. This would obviously, in this case, affect the responses to the next important section of the questionnaire consisting of the Likert statements which were of great importance to the attainment of the second research objective and therefore required quality responses .

Throughout the pilot survey many respondents claimed that some of the questions were very difficult e.g the question on calculating the APR%. In fairness their comments were true, however it must be stressed that Parts A, B and C of the questionnaire were a cognitive competence test and like any test or exam must stretch the mind of the respondent. Therefore some questions were intentionally difficult. If all the questions which the pilot respondents found difficult were dropped from the questionnaire and replaced with easy questions, then all respondents would have received top marks reflecting inaccurate conclusions regarding their cognitive consumer competence.

3.6 Final Questionnaire Design.

The findings from the exploratory research and the Cognitive Laboratory Interviews were used to formulate the pilot questionnaire which in turn was revised as a result of the pilot survey. The primary research stage of the study involved using this revised final questionnaire to achieve and test the stated research objectives and hypotheses respectively. The following is a rationale and description of the final questionnaire design.

3.6.1 Cognitive Competence Test - Parts A, B and C

The questionnaire was divided into five sections. The first three sections i.e parts A, B and C comprised the Cognitive Consumer Competence

Test, used to examine consumers cognitive competence in terms of Decision Making, Resource Management and Citizen Participation respectively, which was of vital importance as can be seen to achieving both the two research objectives.

These sections of the questionnaire and the questions therein were based on the aforementioned Classification of Concepts in Consumer Education and its implicit competencies, ensuring the content validity of the questions asked. As the classification was so broad it was impossible to structure questions around each sub concept within the classification. Questions were asked on a selection of sub-concepts as opposed to all concepts, as a means of evaluating competence.

Multiple Choice Questions

The questions used in the opening sections, like those used in other similar tests, were multiple choice in style. Multiple-choice, which are closed questions in nature, overcome many of the disadvantages associated with open-ended questions. According to Kinnear and Taylor ¹⁶ multiple-choice questions reduce interviewer bias and time associated with data processing. Tull and Hawkins ¹⁷ stress that multiple-choice questions are generally easier for both the interviewer and respondent, that they also tend to reduce interviewer bias and bias caused by varying levels of respondent articulateness. They conclude by stating that it is undoubtedly the best technique for collecting certain types of data in large scale survey research.

However, the disadvantages of the multiple-choice format includes; bias arising out of the order in which the response alternatives are given to the respondent ¹⁸, and secondly alternative answers that the respondents had not thought about before may be selected over an alternative response that the respondent would have thought of independently ¹⁹. The main disadvantage with the multiple-choice

response format is that the respondent has a very good chance of guessing the correct response to a particular question when presented with a list of alternative answers, creating another form of bias. Despite these disadvantages it was thought that the advantages of the multiple-choice format outweighed the apparent disadvantages.

Part A - Decision Making

The multiple-choice questions 1 to 10 in Part A of the final questionnaire sought to assess consumer's cognitive competence in decision making.

Q.1 and Q.2 related to the subconcepts of Ecological Influence which comes under the concept heading of External Factors Affecting Consumer Decisions, in the classification of concepts.

Q.3 referring to the purpose of unit pricing, which was adapted from the CFA competency test, deals with the subconcept of Information under the heading of Decision Making Process in the classification. This question is reflective of Irish market conditions in that under consumer regulations which came into effect in June 1984, foods sold in bulk or loose which are weighed and packed at the time of purchase must display a unit price.

Q.4 and Q.5 are associated with the subconcepts of Needs and Wants, and Resources respectively. Q.4 dealing with the planned approach to buying clothes was adapted from Stanley's TCC, while Q.5 was based on guidelines suggested by Garman ²⁰ in relation to buying household appliances, one of the major product areas the Office of the Director of Consumer Affairs and Fair Trade received most complaints about in Ireland (see Appendix A).

Q.6 and Q.7 in Part A of the final questionnaire focused again on the subconcept of Information, under the Decision Making Process concept

heading. Q.7 was again adapted from Stanley's famous TCC, while Q.6 was a modified version of a question in the TCC.

Finally Q.8, Q.9 and Q.10 in this section, which sought to examine consumers cognitive competence in Decision Making, concentrated on the subconcept of the Economic System i.e the understanding of both the causes and implications of consumer decisions. Q.8 and Q.9 were borrowed from the TCC but adapted to the Irish situation e.g in Q.9 the name of a failed Irish product replaced the original American product in Stanley's test. The rationale behind the three questions was to determine whether consumers were aware of the effects that their decisions had on the economy, on the supply of products and on the selling price of these products.

Part B - Resource Management

The questions in Part B i.e Q.11 to Q.20 were included in the questionnaire to determine consumer cognitive competence in Resource Management, which as pointed out in Chapter 1 is the planning, carrying out and the controlling of the use of consumer resources. This involves not just money management and buymanship but also conserving and effectively using products and services.

Q.11 and Q.12 , which were both used in Stanley's TCC, dealt with the subconcept of Spending, part of the concept of Financial Planning.

Q.13, Q.14 and Q.15 concerned the subconcept of Borrowing. Q.13 and Q.14 specifically dealt with consumer knowledge about the APR% which under the Consumer Information (Consumer Credit) order, which came into force in Ireland in 1988, states that the APR% must be shown in advertisements for most types of consumer credit. Q.15 was based on the notion expressed by Bird ²¹ that it is unwise to think of borrowing in order to pay for non-durable goods or services.

Q.16 was associated with the subconcept of Saving and the factors to consider when deciding where to save one's money. This test item was taken from the Consumer Federation of America's (CFA) test.

Q.17 and Q.18 (selected from the CFA test) focused on the subconcept of shopping decisions under the heading of purchasing in Bannister and Monsma's classification.

Finally in this section, Q.19 and Q.20 concentrated on the concept of Conserving and the notion expressed by Bannister and Monsma²² that conservation is an important key to a satisfactory future standard of living; that conservation reduces the likelihood of higher prices for consumers, which ultimately means an increase in the spending power of consumers.

Part C - Citizen Participation

The third and final section of the cognitive consumer test was Part C, the rationale for which was to examine consumers cognitive competence in Citizen Participation.

Q.21 to Q.26 examined specifically the subconcepts of Consumer Rights and Consumer Laws under the concept heading of consumer protection. These questions were based on the 'rights' which the consumer has through basic legislation which in Ireland is basically the Consumer Information Act 1978, and the Sale of Goods and Supply of Services Act 1980.

Q.21 and Q.23 examine consumers knowledge of their rights under the Consumer Information Act. While Q.22, Q.24, Q.25 and Q.26 examine consumers awareness of their rights under the most important law protecting their rights as a consumer in Ireland; the Sale of Goods and

Supply of Services Act²³. The six questions in this section reflected real life situations in the product areas that most complaints were received about in Ireland by the Office of the Director of Consumer Affairs and Fair Trade.

3.6.2 Behavioural Statements - Part D.

The fourth section of the questionnaire, Part D, manifested a different format of questioning following the three previous multiple-choice parts comprising the cognitive consumer competence test. Part D of the questionnaire contained forty six, 5-point, likert statements, the rationale behind which was to obtain a general behavioural profile or style of consumers. These statements were to be used in conjunction with the previous three sections to attain and test the second research objective and hypothesis respectively.

The idea behind the statements was to develop a typology of consumer styles used for a wide range of purchases i.e a general consumer style. According to Ackerman and Hawks²⁴ researchers have identified certain shoppers as economizers, satisficers, maximizers or information seekers and have identified shopping or consumer styles for single products and product categories. However little had been done to develop a general shopping style typology, except for two studies; one by Sproles and Kendall²⁵, and secondly Ackerman and Hawks²⁶ own study. Furthermore Sproles and Kendall²⁷ asserted that the literature had identified useful approaches to characterising consumer styles but that none of these approaches was specifically designed to serve consumer interest professionals, which would include consumer educators, which is what this study was obviously interested in.

Sproles and Kendall, and Ackerman and Hawks studies both

comprised very similar statements used to identify the styles, however it was felt that for present research purposes the statements used in these studies , although relevant to this study, did not go far enough in that there were no statements on complaining behaviour (Citizen Participation), not enough on personal financial management (Resource Management) or on information seeking (Decision Making). These types of statements were necessary as the present study sought to develop a consumer style in terms of the Classification of Concepts in Consumer Education.

Therefore in Part D of the final questionnaire, as can be seen in Appendix C, likert statements used in the two aforementioned studies, reflecting consumer decision making, were included alongside statements constructed to examine consumers complaining behaviour, resource management behaviour and information seeking behaviour.

The Likert scales used required respondents to indicate a level of agreement or disagreement with a series of statements related to their behaviour and attitudes, in some cases. Each response was assigned a numerical value. The values assigned were strongly agree=5 through to strongly disagree=1. This scale was assumed to be interval in nature for the purposes of the data analysis discussed in the next chapter, although Kinnear and Taylor ²⁶ state that one of the arguments against Likert scales is that they produce only an ordinal scale. However they also mention that many researchers believe that the Likert data closely resemble those of an interval scale.

According to Tull and Hawkins ²⁹ the Likert scale offers the advantages of being relatively easy to administer and easy to understand by the respondents.

3.6.3 Socio-Demographic Section

The final section of the questionnaire consisted of socio-demographic questions. These were included for analytical purposes, mainly for the attainment of the first research objective which was to identify the socio-demographic variables which influence cognitive consumer competence. The variables included were those identified in the literature as possible predictors of competence.

The demographic variables of age, sex and social class also had a secondary purpose i.e to act as controls for the sampling, which will be discussed further in this chapter. Social class was based on the classification as in the JNLR (see Appendix D).

3.7 Data Collection Method.

The primary research instrument i.e the questionnaire was administered through personal in-house interviews, while the first three sections i.e the cognitive consumer competence test was specifically self administered in the presence of the interviewer.

Personal interview was chosen as the main method of data collection because of the following reasons:

- The type of sampling method employed, discussed later, required judgement on behalf of the interviewer with respect to the selection of respondent, as interviewers were expected to obtain effective interviews based on the controls set by the quota scheme. Therefore this sample design would have been best implemented by personal interview.

- The nature and design of the questionnaire meant that personal interview was the only real effective method of contact with the respondents. It would have been impractical to administer the multiple-choice questions over the telephone. Likewise if the multiple-choice questions were self administered without the presence of the interviewer this would have allowed the respondent to seek help from other household members in answering the questions. This was not desired.

- The personal interaction provided the opportunity to explain, if needed, any part of the test/questionnaire which was not clearly understood.

- As the questionnaire was lengthy and time consuming to answer personal interviewing afforded the opportunity for the establishment of a rapport between interviewer and respondent increased the likelihood of questionnaire completion. If a mail self-administered technique was used the questionnaire would have been half completed and left aside, because of its length and admitted difficulty. Also it would have been impractical to administer such a lengthy questionnaire over the telephone.

The test section of the questionnaire, Parts A, B and C were self administered in the presence of the interviewer because of the need for respondents to study the questions and the alternative responses. For the type of questions asked, which ranged from easy to very difficult, the respondent really needed to look at the questions and answers for himself/herself. Again the interviewer needed to be present to prevent "cheating" and also to give explanations if needed.

For these three sections the respondent called out the letter which corresponded to the answers which he/she thought was most appropriate for each respective question. The interviewer then entered

the corresponding code, to that answer (1 = correct, 0 = incorrect), into his/her code-book (see Appendix F).

In relation to the statements section, the interviewer gave the card (see Appendix G) with the Likert agreement scale on it, and asked the respondent to call out their level of agreement with each of the statements as the interviewer called them out one at a time. The respondent was also given a list of the statements for reference. As the respondent called out their levels of agreement, the interviewer again entered the respective code for each statement into the codebook.

3.8 Sampling Method.

3.8.1 Sample Definition

The first step in any sampling plan or method is a definition of the population. Accordingly a definition should include (1) the elements, (2) the sampling units, (3) extent and (4) the time ³⁰. The survey population was thus specified as follows:

Element:	Adults aged 15 years and over.
Sampling Units:	Adults aged 15 years and over.
Extent:	Dublin County Borough.
Time:	February 1 st -- March 1 st , 1993

In essence the sample population comprised adults aged 15 years and over, living in Dublin County Borough (see Appendix H), during the month of February 1993.

3.8.2 Sampling Procedure

The sampling procedure chosen for the study was a method referred to as *Probability Sampling with Quotas* ³¹. This is a sampling method which attempts to combine random (probability) and quota (non-probability) sampling. However it still does not yield a random sample, but rather a non-probability sample.

Probability Sampling

A probability sample is one in which the sampling units are selected by chance and for which there is a known chance of each unit being selected ³². The sampling is done by mathematical decision rules that leave no discretion to the researcher or field interviewer. Probability sampling allows the calculation of the likely extent to which the sample differs from the population i.e the sampling error.

One of the main disadvantages of Probability sampling is the necessity of making "call backs". According to Chisnall ³³ it is important that randomly selected informants should be interviewed in order to maintain the statistical validity of the sample. It was summarized therefore that a high non-response would render the statistical validity of the sample void, hence negate the apparent statistical superiority of probability over quota sampling. This fact was central to the present sample given that it was concentrated in the Dublin County Borough region i.e a central city region where response rate for surveys according to Fowler ³⁴ are usually distinctively low.

Fowler ³⁵ asserts that surveys using personal interview procedures almost always have lower response rates in central cities. He gives three reasons for this fact. Firstly, the rate of hard-to-find single individuals is higher in central cities. Secondly, an increasing fraction of individuals in central cities live in high rise apartments or other

such buildings, where interviewers often have difficulty gaining direct access to people. Thirdly, there are more areas in central cities where visits at night are uncomfortable for interviewers. These three scenarios are obviously applicable to the Dublin County Borough region.

Non-Probability Sampling

Quota sampling is a way of overcoming these problems, but admittedly there are disadvantages with this form of non-probability sampling. Firstly non-probability sampling e.g quota sampling doesn't involve chance selection procedures. The selection of respondents is based to some degree on the judgement of the researcher. There is consequently no known chance of any particular element in the population being selected. It follows therefore that one can not calculate the sampling error that has occurred i.e one has no idea whether the sample estimates are accurate or not ³⁶. This means that analytical procedures such as ANOVA, which was used, are not entirely suited to quota sampled data because of its non-statistical background.

Another of the predominant disadvantages of quota sampling is the level of interviewer bias. Ultimately it is the interviewer who selects the respondents in accordance with his/her quota controls. As Chisnall ³⁷ points out interviewers may, consciously or otherwise, avoid certain districts or types of people because of personal dislikes. Fowler ³⁸ asserts that another biasing feature is the effect of availability. Since no call-backs are required with non-probability sampling the housing units with people at home, especially during the day-time, have a much higher chance of being selected. Therefore men or women who are out of work, or parents of children have a greater chance of being selected.

Despite the disadvantage of quota sampling it was chosen over probability sampling, which was thought to be impractical to implement in such a central city region implicit in the present sample definition.

Crimp ³⁹, however, contests that a quota sample is just as reliable as a probability sample in practice, although admittedly not in theory, when some of the following requirements are met:

- Up-to-date statistics relating to the structure of the population are available.
- The quota is set in such a way that important population characteristics are interrelated, such age and social class.
- The interviewers choice of location is restricted. This is not always possible but where the decision as to which street or which door to knock at is taken out of the interviewers hands, the main criticism of quota sampling is removed.

Based on these recommendations *Probability Sampling with Quotas* was selected as the sampling method, with the sampling points/locations being selected randomly and the actual respondents being selected in compliance with the specified quota controls.

Quota Controls

A quota sample is usually selected purposively in such a way that the demographic characteristics of interest, the controls, are represented in the sample in the same proportion as they are in the population.

Tull and Hawkins ⁴⁰ suggest the controls used in quota samples:

- Must be available and should be recent.
- Should be easy for the interviewer to classify by.
- Should be closely related to the variables being measured in the study
- Should be kept to a reasonable number so as not to produce too many cells.

Consequently based on this advice age, sex and social class were used as quota controls. These variables were recognised, as shown in chapter 1, as possible predictors of consumer competence and were therefore central variables to the stated research objectives. Three different controls were a reasonable number and up-to-date statistics were available in the latest census for the Dublin County Borough region for both age and sex. However, the 1986 Census for social class statistics for the area had to be relied upon. In reference to the social class quota control, some may think it difficult for interviewers to classify by social class, however just two social classes (ABC1 and C2DE as in the JNLR classification in Appendix D) were used as controls which made it easier for the field interviewers.

The quota controls were inter-related in nature, as suggested by Crimp. The selection of respondents was controlled by:

- Four age brackets (15-24, 25-44, 45-64, 65 and over)
- Two gender categories
- Two social class groups (ABC1 and C2DE)

The latest census statistics available at the time of the sampling included the gender categories broken down by age. No up-to-date figures were available concerning social class.

Sample Size

Sample size was therefore determined by the minimum cell size method using the age and sex controls ($4 \times 2 = 8$ cells). Sudman ⁴¹ recommends that there should be a minimum of 20-50 respondents in each cell. The author decided to have a minimum of 30 in each age x sex cell.

Table 3.8.1 Population of Dublin County Borough: Age by Sex

Age	Male	Female	Total
15-24	12%	13%	25%
25-44	17%	18%	35%
45-64	11%	13%	24%
65 & over	6%	10%	16%
Total	46%	54%	100%

As can be seen the smallest cell was males aged 65 & over, which accounted for only 6% of the population of the Dublin County Borough. Therefore 30 respondents were to form this cell:

6%	=	30
1%	=	5
100%	=	500

Based on this overall sample size (100%) was calculated at 500 respondents.

Selection of Sampling Points

The first stage in the sampling process was to select where the 500 respondents were to be chosen i.e the selection of the primary sampling points. Moser and Kalton ⁴² suggest that for a national survey of 2,000 to 3,000 interviews, 80 to 100 sampling points should be selected. It was deduced from this reasoning to select 20 sampling points for the sample of 500 interviews. Thus having 25 respondents from each sampling point.

In order to select the sampling points it was first necessary to stratify the population of the region, in accordance with its known distribution. The Dublin County Borough region is divided into two sections; North County Borough and South County Borough. The population distribution of adults aged 15 years and over across the two sub-regions, according to the data from the 1991 Census ⁴³, is as follows:

**Table 3.8.2 Population Distribution of Adults Across
Dublin County Borough.**

Sub-Region	Adults 15 yrs & over	Total %
North County Borough	225,675	59%
South County Borough	157,832	41%
Total	383,507	100%

Therefore the ratio of the relevant population of the areas appear to be approximately 6:4, or 12:8, in favour of Dublin North County Borough. Based on this ratio it was decided to randomly select 12 sampling points from the North County Borough region and 8 from South County Borough.

The electoral wards, potential sampling points, for both North and South County Borough were listed (as in the Census) and subsequently selected using a systematic random sampling technique (a random start number and a systematic skip).

There are 93 electoral ward, numbered 1 to 93, in North County Borough from which 12 primary sampling points were selected. These 93 ward were listed in numerical order. A systematic skip of 7 was chosen ($93 / 12 = 7.75$), and a random start at ward number 6 (< 7).

Likewise for the South County Borough region, which has 68 wards numbered 94 to 162, a systemstic skip of 8 ($68 / 8 = 8.5$) was selected and a random start at 8 (< 8.5) i.e ward number 101.

The lists of wards randomly selected in this way are shown in Appendix I. Within these wards, streets/addresses/roads were randomly selected from the electoral register for each respective ward. Actual selection of respondents from these specific, restricted, locations were left to the discretion of the interviewer in compliance with specific quota controls.

Distribution of Quota Controls

The distribution of quotas was assigned accross North and South County Borough in accordance with the Census data. The sample was split; 60% in North County Borough ($300 = 12$ sampling points \times 25 respondents), 40% ($200 = 8$ sampling points \times 25 respondents) in South County Borough. It was further broken down by gender in each area; 46% Male , 54% female in both sub-regions.

North County Borough (NCB)

Gender	n	%
Males	138	46%
Females	162	54%
Total	300	100%

South County Borough (SCB)

Gender	n	%
Males	92	46%
Females	108	54%
Total	200	100%

In turn each gender category was broken down by age group in accordance with the known distribution of age groups across each of the two gender categories in both North and South County Borough.

Male

Age	NCB		SCB		Total		Actual Pop. %
	n	%	n	%	n	%	
15-24	39	28%	23	25%	62	27%	27%
25-44	48	35%	34	37%	82	36%	36%
45-64	35	25%	21	23%	56	24%	24%
65 & over	16	12%	14	15%	30	13%	13%
Total	138	100%	92	100%	230	100%	100%

Female

Age	NCB		SCB		Total		Actual Pop. %
	n	%	n	%	n	%	
15-24	40	25%	26	24%	66	24.5%	25%
25-44	53	33%	36	33%	89	33%	33%
45-64	42	26%	23	21.5%	65	24%	24%
65 & over	27	16%	23	21.5%	50	18.5%	19%
Total	162	100%	108	100%	270	100%	100%

Finally the sample was broken down by social class; 44% ABC1, 56% C2DE in compliance with the 1986 Census figures ⁴⁴ (the sample was controlled by social class to help improve the representativeness of the sample and also to further reduce interviewer bias). The social class groups 1, 2 and 3 in the census (see Appendix E) were thought to reflect ABC1 social status, while 4, 5 and 6 reflect C2DE (as in the JNLR classification - see Appendix D). Social class group 7, which was an unknown category was ignored because it was thought that this group more than likely contained a mixture of all types of social class, not just lower social class people. The final sample composition is shown in Table 3.8.3.

The quotas were assigned to each primary sampling point in as near as possible to their known distribution in each ward, given the overall quota constraint. This was to facilitate the interviewers task e.g interviewers in a lower social class area were not assigned all higher social class quotas, or interviewers in an area or ward with a high proportion of elderly people were not given all "younger" quotas.

Table 3.8.3 Final Sample Composition.

Male						
Age	NCB			SCB		
	ABC1	C2DE	Total	ABC1	C2DE	Total
15-24	17	22	39	9	14	23
25-44	21	27	48	17	17	34
45-64	15	20	35	10	11	21
65 & over	7	9	16	5	9	14
Total	60	78	138	41	51	92
%	44	56	100	44	56	100
Female						
Age	NCB			SCB		
	ABC1	C2DE	Total	ABC1	C2DE	Total
15-24	16	24	40	12	14	26
25-44	23	30	53	16	20	36
45-64	20	22	42	10	13	23
65 & over	13	14	27	10	13	23
Total	70	90	162	48	60	108
%	44	56	100	44	56	100

3.9 Fieldwork Implementation.

The interviewing was performed by third year marketing degree undergraduate students from the College of Marketing and Design, DIT, as part of their continuous assessment. These students had studied buyer/consumer behaviour and marketing research as part of their degree programme. Students was assigned to a particular primary sampling point i.e one of the twenty randomly selected electoral wards.

Each were given an assignment sheet. On this assignment sheet (see Appendix J for an example) was the name of their respective ward, and the randomly selected addresses within it, alongside the allocated quota controls to be filled in that area. The interviewers were strictly confined to the addresses and quotas on the sheet.

The survey was carried out during the month of February. The interviewers were instructed to carry out the interviews at weekends and/or during the evenings so that the survey would not be biased towards men or women who were unemployed or against those who were at work during the daytime.

Before commencement of the survey, the students were briefed on the research. The objectives of the survey were explained to them. The questionnaire was also explained and instructions were given on the administration of the questionnaire and the filling out of the codebook. The sampling procedure and selection of respondents was also covered. Each interviewer was given an introduction letter, explaining the survey to the respondent, and each interviewer was advised to bring his/her student card as a form of identification.

Every student was also given a copy of the JNLR social classification to study, prior to the survey, so that they could identify ABC1 social class occupations from C2DE occupations.

Fieldwork supervision was carried out by the author. Each code-book had the name of the interviewee, address, telephone number (if applicable), time of interview and date of interview, all for supervision purposes. Every returned code-book was checked to see if the interview was performed in the allocated area, at evening time or during the weekends. A random authenticity check was performed on each group of interviewers respondents to check that the interviews actually took place. This involved telephoning the respondent, if

possible, or alternatively calling to the door. Any dubious returned codebooks were excluded.

In total 600 code-books (the 500 plus 100 "spares") were returned. As mentioned all code-books were checked and any dubious responses were excluded, alongside any code-books which were incomplete or contained contradictory responses. From the remainder 500 usable responses were selected in accordance with the quota controls. The data from these 500 cases were then used in the research analysis, discussed next.

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Chapter 4

Research Analysis.

4.1 Introduction.

The research data was analysed by SPSS-X, which is an integrated system of computer programmes designed for the analysis of social science data. This statistical package enables the researcher to subject the data to many different types of analysis. The analysis performed in this study consisted of the following univariate and multivariate analytical techniques:

- Mean Calculations
- Analysis of Variance (ANOVA)
- Tukey-b Comparison Tests
- Factor Analysis
- Cluster Analysis
- Discriminant Analysis

Each research objective and its respective hypotheses will be taken one at a time and the necessary analysis gone through in order to achieve and prove the objective and the hypotheses respectively.

4.2 Demographic Variables Associated With Cognitive Consumer Competence.

The first research objective was to identify what socio-demographic or other variables affected cognitive consumer competence. To achieve this objective the following null hypothesis was formulated:

H₀: There is no significant difference in the mean cognitive consumer competence scores amongst consumers who differ with respect to particular demographic characteristics.

It is important to iterate at this time that the total competence score for each respondent is the summation of all correct responses for Question 1 to Question 26. It is the summation of the mean scores for the three main consumer education concepts of Decision Making, Resource Management and Citizen Participation. Every correct response to each of the twenty six multiple choice questions receives a score of 1, every incorrect response receives a score of 0. One can see therefore that the maximum total competence score one can receive is 26 (10 each for the Decision Making and Resource Management parts and 6 for the Citizen Participation section).

Mean scores will be calculated for respondents from each category of a demographic variable. The higher the mean score obtained for overall competence and for the three sub-concepts; the higher the consumer competence. The mean scores for the respondents belonging to the categories of a variable will be subjected to ANOVA to examine whether the differences in mean scores are significantly different i.e whether the demographic variable in question affects competence.

The variables whose affect or influence on competence is to be examined are gender, age , marital status, social class, presence of children under 15 years of age, educational level, membership of a community organisation and finally membership of a community group. All these variables have been cited in the literature as possible predictors of cognitive competence, but as mentioned the conclusions drawn have been very inconclusive. The aim is to identify which of these variables affect cognitive competence in the Irish context.

4.2.1 Gender

Table 4.1 Gender and Cognitive Consumer Competence in Each Concept Area: ANOVA

Sex	Mean Competence Scores			
	Decision ^a Making	Resource ^a Management	Citizen ^b Part'pation	Overall ^c Competence
Male	5.52	4.60	3.59	13.70
Female	5.23	4.02	3.41	12.66
F	2.44	11.24**	1.59	7.11**

** Significant at the 1% level

a= max score=10, b= max score=6, c=max score=26

The null hypothesis to test in this case is that males and females do not differ in their level of cognitive competence in (a) Decision Making (b) Resource Management (c) Citizen Participation and more generally (d) overall consumer competence.

The statistical technique used to test the null hypothesis that several means are equal is one-way analysis of variance (ANOVA) which examines variability in the sample and, based on the variability it determines whether there is reason to believe the population means are not equal.

As one can see from Table 4.1 above with an F ratio of 7.11 for overall competence one is at least 99% confident that such a large F ratio would not be evident if the null hypothesis was true, therefore the null hypothesis that males and females have equal competence is rejected and instead infer that males are more competent than females, thus gender does appear to influence competence. This supports the findings of both Seymour ¹ and Moschis ² as mentioned in Chapter 1.

However a closer examination of the table highlights that competence in decision making and citizen participation, with F ratios of 2.44 and 1.59, does not differ between males and females. The differences are so small as to be statistically insignificant. The finding in relation to citizen participation re-emphasises the research conclusions of Jobber and Bendelow ³, Lytton and Garman ⁴ and also Agbonifeh and Edoreh ⁵. Contrary to this it appears that competence in resource management differs significantly between males and females, with males again scoring higher, a finding which is congruent with the conclusions drawn by Beattie ⁶.

4.2.2 AGE

Table 4.2 Age and Cognitive Consumer Competence in Each Concept Area: ANOVA

Age	Mean Competence Scores			
	Decision ^a Making	Resource ^a Management	Citizen ^b Part'pation	Overall ^c Competence
15-24	5.66	4.53	3.57	13.75
25-44	6.00	4.67	3.66	14.33
45-64	4.64	3.98	3.44	12.07
65+	4.64	3.53	3.10	11.24
F	16.09**	8.22**	2.77*	13.21**

** Significant at the 1% level a= max score=10, b= max score=6, c=max score=26
 * Significant at the 5% level

An F ratio of 13.21 in Table 4.2 indicates that age significantly affects competence at the 1% level, therefore the null hypothesis that there is no difference in the overall mean competence scores across

respondents from various age groups is rejected. Furthermore competence scores in decision making and resource management are significantly different at the 99% confidence level, while one is slightly less confident that competence in citizen participation is significantly different across the age groups. Nonetheless one is still 95% confident that an F ratio higher than 2.77 is unlikely if the null hypothesis, of no difference in mean scores on citizen participation of the different age groups, was true.

These significant F ratios or values, however, only indicate that the means are not all equal. It doesn't show which pairs of groups appear to have different means (competence levels in this case) which implies that one can reject the null hypothesis that all means are equal in several different ways. It would seem beneficial to pinpoint exactly where these differences are. To achieve this goal one must use a multiple comparison procedure. It was decided to use the *Tukey-b* multiple comparison test which according to Norusis ⁷ is one of the most widely used in SPSS-X.

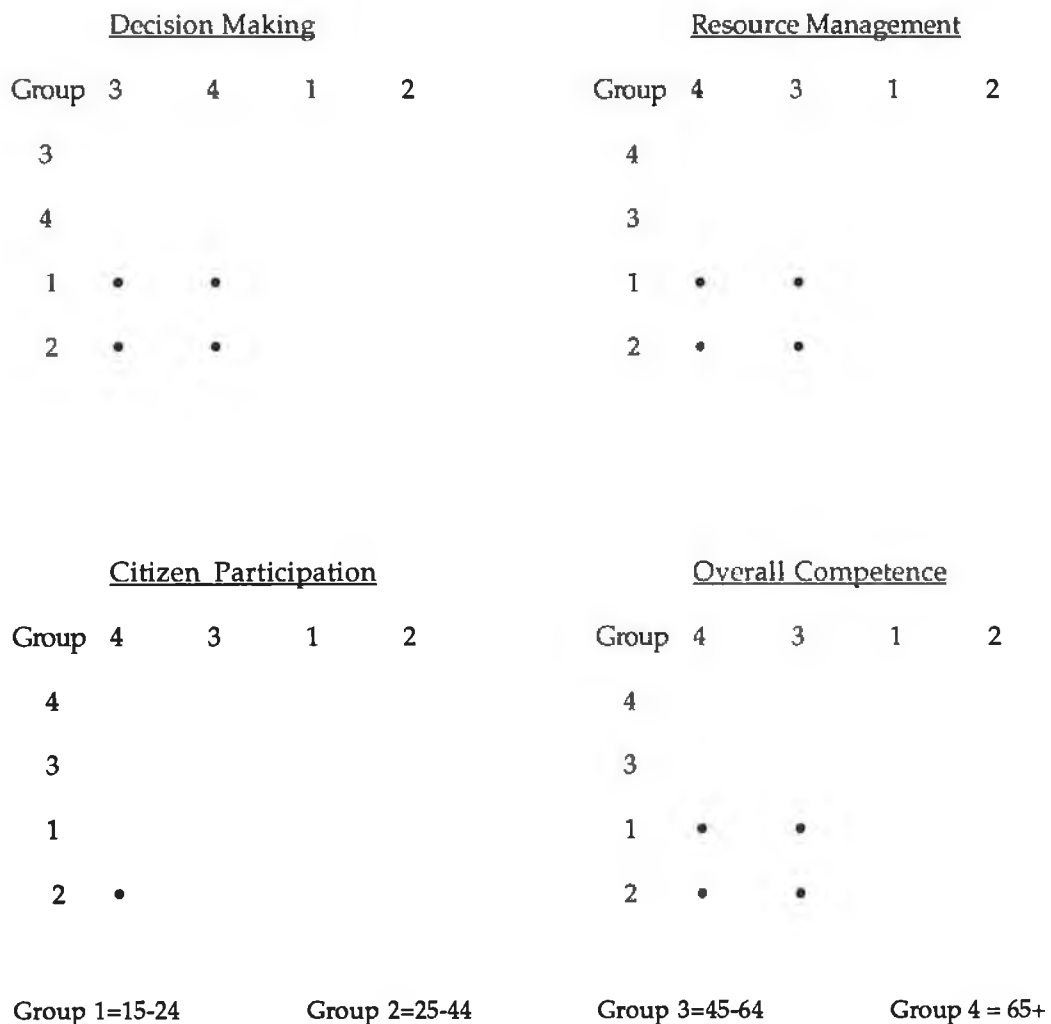
In Fig 4.1 all the age groups means scores on the various concept areas are ordered from smallest to largest in rows and columns. Pairs of means that are different at the 5% level are marked with an asterisk in the lower half of the little tables.

Fig. 4.1 shows at the 5% level age groups 1 and 2 (15-24 and 25-44) do not differ from each other but are significantly more competent in decision making, resource management and in general overall competence than age groups 3 and 4 (45-64 and 65+ respectively), which in turn do not differ from each other. Finally in relation to citizen participation the only two groups that significantly differ are age groups 4 and 2, the 25-44 group being more competent than the 65 years and over segment. Age groups 1,2 and 3 did not differ, however,

which reinforce the findings of Jobber and Bendelow ⁸ and, Agbonifeh and Edoreh ⁹ reported in chapter 1.

In brief therefore it appears that the two younger age groups are significantly more consumer competent than the two older age groups. This conclusion appears to contradict the findings of both Jung ¹⁰ and Moschis ¹¹, however it must be noted that their research was carried out on student samples within the school system as opposed to adult samples.

Fig. (4.1) Multiple Comparison of Consumer Competence: Age



4.2.3 Marital Status

Table 4.3 Marital Status and Cognitive Consumer Competence in Each Concept Area: ANOVA

Marital Status	Mean Competence Scores			
	Decision Making ^a	Resource Management ^a	Citizen Part'pation ^b	Overall Competence ^c
Single	5.66	4.61	3.62	13.88
Married	5.12	4.08	3.50	12.70
Sep/Div	7.11	5.00	4.11	16.22
Widowed	4.77	3.56	2.59	10.83
F	5.98**	5.09**	5.49**	7.90**

** Significant at the 1% level a= max score=10, b= max score=6, c=max score=26

All four F ratio in Table 4.3 above are significant at the 1% level therefore one can reject the null hypothesis that the level of overall consumer competence and the level of competence in the three major concepts areas does not differ amongst people of varying marital status, and conclude that a relationship does exist between the level of cognitive consumer competence and marital status.

As before the F ratio alone does not signify which pairs of groups appear to be different in terms of competence so once again it was necessary to conduct the *Tukey-b* comparison test. The output of which is given in Fig. 4.2

Fig. 4.2 Multiple Comparison of Consumer Competence: Marital Status

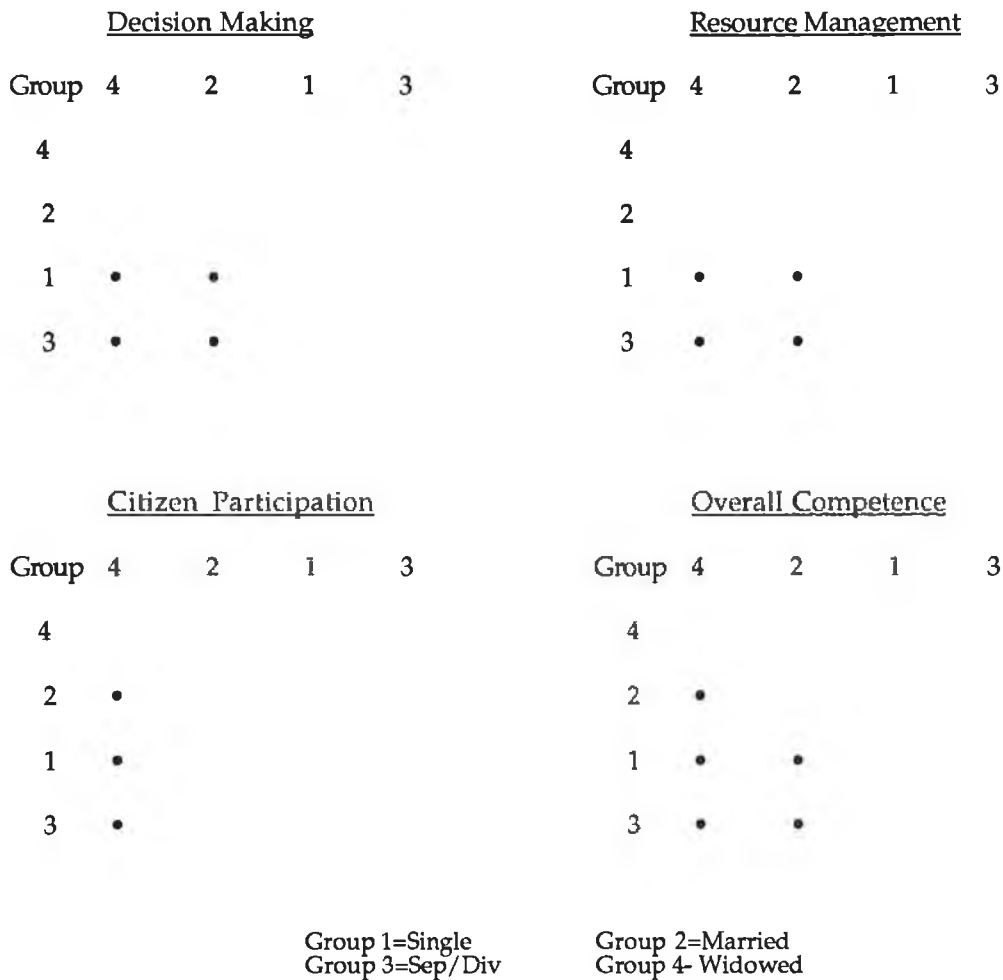


Fig. 4.2 highlights that in terms of cognitive competence in decision making and resource management groups 1 and 3 i.e those single and those separated or divorced significantly differ at the 5% level from groups 4 and 2 i.e those who are married and those who are widowed, with groups 1 and 3 having significantly higher levels of competence.

In relation to competence in citizen participation it is evident that those who are widowed have significantly lower competence than the other three marital status groups, who do not differ.

Finally in reference to the overall mean competence scores one can see that again groups 1 and 3 have significantly more competence than groups 4 and 2. Therefore one can conclude that those who are single and/or divorced or separated are most consumer competent, while those who are widowed are least competent with married consumers being more competent than widowed consumers but less competent than single and divorced/separated consumers.

4.2.4 Education.

Table 4.4 Education and Cognitive Consumer Competence in Each Concept Area: ANOVA

Education	Mean Competence Scores			
	Decision ^a Making	Resource ^a Management	Citizen ^b Part'pation	Overall ^c Competence
No Formal	3.00	3.00	4.33	10.33
Finished at Primary	3.79	3.33	2.91	10.00
Still at Secondary	4.67	3.56	3.89	11.12
Finished at Secondary	5.36	4.21	3.64	13.21
Still at Third Level	6.47	4.98	3.74	15.20
Finished at Third Level	6.38	5.16	3.85	15.38
F	23.46**	12.33**	6.15**	22.14**

** Significant at the 1% level a= max score=10, b= max score=6, c=max score=26

The four F values in Table 4.4 above are significant at the 1% level so one can very confidently reject the null hypotheses that mean competence scores in the three concept areas and in overall consumer competence are equal across all educational levels, suggesting that education does significantly affect consumer competence levels.

Once more it is appropriate to identify which groups have statistically significant difference in their means by again using the *Tukey-b* test.

Fig. 4.3 Multiple Comparison of Consumer Competence: Education

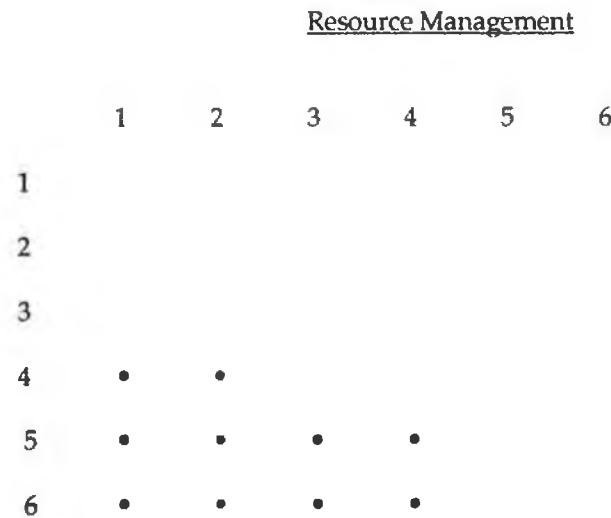
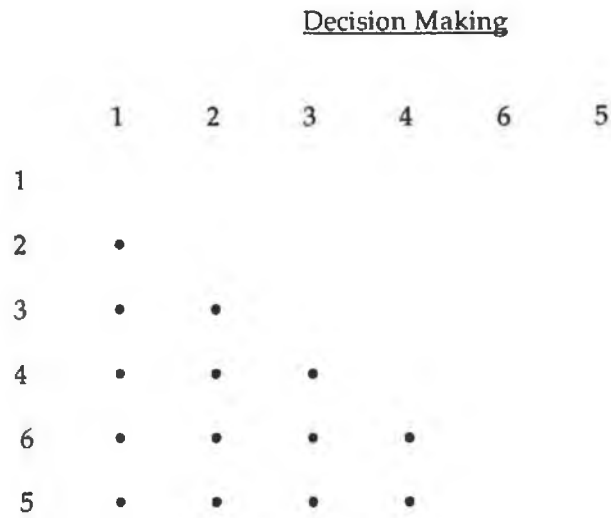
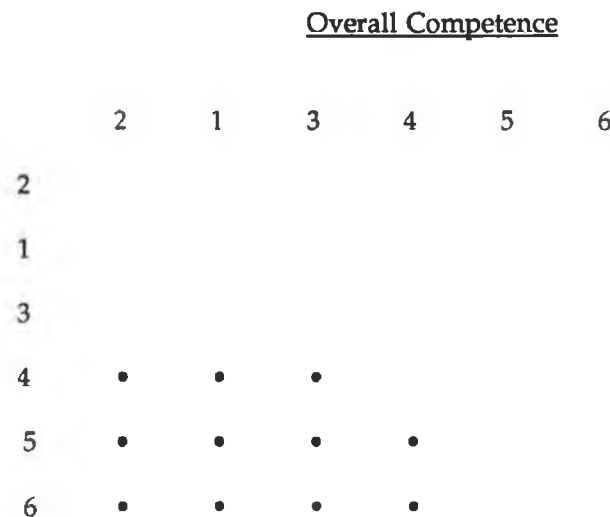
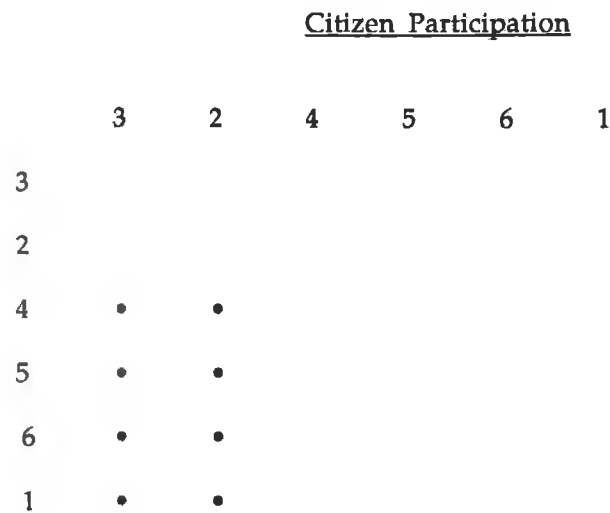


Fig. 4.3 Cont'd.



Group 1=No Formal Education
 Group 2=Finished at Primary
 Group 3=Still at Secondary

Group 4=Finished at Secondary
 Group 5= Still at Third level
 Group 6= Finished At Third level

Fig 4.3 illustrates that groups 5 and 6 i.e those who are still at third level education and those who finished their education at third level, were significantly more competent, at the 5% level, in decision making than were the other groups, namely 4, 3, 2 and 1. Those respondents in the sample that finished schooling at secondary level, in turn, were

significantly more competent in decision making than groups 3, 2 and 1, while group 3 was more competent than groups 2 and 1, and finally group 2 was significantly more cognitively competent in decision making than group 1, i.e those who never received any formal education and who were the least competent.

Furthermore groups 5 and 6, who were not significantly different in their mean scores for decision making, again did not differ in terms of their competence in resource management but were significantly more competent in managing their resources i.e money than were groups 4, 3, 2 and 1. Group 4 were significantly more competent than groups 2 and 1, while groups 3, 2 and 1 did not differ on their respective mean scores for resource management.

In terms of cognitive competence in citizen participation groups 4, 5, 6 and surprisingly 1 did not differ at the 5% level but their mean scores were significantly different to those of groups 3 and 2 who possessed the least cognitive competence in this area.

Generally groups 5 and 6, i.e the two most educated groups, although not significantly different at the 5% level, had greater overall competence than the other four groups. Group 4 was significantly more competent than groups 3, 2 and 1, which in turn were not statistically different from each other.

In conclusion it would appear that education does significantly affect competence; the greater the level of educational attainment the higher the level of cognitive consumer competence in all concept areas. This would appear to up-hold the findings relating to the effects of academic achievement reported in Langhrehr and Mason ¹².

4.2.5 Social Class.

Table 4.5 Social Class and Cognitive Consumer Competence in Each Concept Area: ANOVA

Social Class	Mean Competence Scores			
	Decision ^a Making	Resource ^a Management	Citizen ^b Part'pation	Overall ^c Competence
ABC1	5.97	4.82	3.74	14.52
C2DE	4.85	3.84	3.28	11.97
F	36.62**	33.01**	11.19**	45.14**

** Significant at the 1% level a= max score=10, b= max score=6, c=max score=26

As outlined in Table 4.5 all four F ratios are significant at the 1% level. In other words it very unlikely that one would see such large F ratios if the null hypotheses were true. Therefore one can reject the notion that there is no mean differences in the overall consumer competence scores and also more specifically in decision making, resource management and citizen participation across the two social class groupings. Rather the higher social classes show significantly greater levels of cognitive consumer competence in all the three major consumer education concept areas, highlighting the fact that social class does affect consumer competence. Findings from this study reinforce those of Litro ¹³, Jelley ¹⁴, Moschis ¹⁵, and Jobber and Bendelow ¹⁶ as outlined in Chapter 1.

4.2.6 Presence of Children U/15 yrs.

Table 4.6 Presence of Children U/15 yrs. and Cognitive Consumer Competence in Each Concept Area: ANOVA

With Children U/15	Mean Competence Scores			
	Decision ^a Making	Resource ^a Management	Citizen ^b Part'pation	Overall ^c Competence
Yes	5.50	4.26	3.46	13.24
No	5.31	4.30	3.50	13.10
F	.83	.03	.08	.26

a= max score=10, b= max score=6, c=max score=26

None of the F ratios in Table 4.6 above are significant. The null hypothesis of no difference in the consumer competence of those with and those without children aged under 15 years of age or under is accepted, and one concludes that presence of children under 15 years of age doesn't significantly affect ones level of cognitive consumer competence.

4.2.7 Membership of a Consumer Organisation.

Table 4.7 Membership of a Consumer Organisation and Cognitive Consumer Competence in Each Concept Area: ANOVA

Member	Mean Competence Scores			
	Decision ^a Making	Resource ^a Management	Citizen ^b Part'pation	Overall ^c Competence
Yes	7.20	5.00	3.80	16.00
No	5.35	4.28	3.49	13.11
F	4.03*	.66	.20	2.13

* significant at the 5% level a= max score=10, b= max score=6, c=max score=26

Table 4.7 shows, surprisingly, that with such low F values that membership of a consumer organisation does not significantly affect the levels of consumer competence in general or across the three main consumer education concepts, except for decision making where there is a significant difference in competence at the 5% level between members and non-members of consumer organisations. These particular findings must be interpreted with caution considering that only five respondents i.e 1% of the sample admitted to being members of a consumer organisation of some kind. This compares obviously with the 99% of the sample who claimed not to be a member of any such organisations. However those who were members of a consumer organisation scored very highly , most notably in Decision Making and in overall competence.

4.2.8 Membership of a Community Group.

Table 4.8 Membership of a Community Group and Cognitive Consumer Competence in Each Concept Area: ANOVA

Member	Mean Competence Scores			
	Decision ^a Making	Resource ^a Management	Citizen ^b Part'pation	Overall ^c Competence
Yes	5.04	4.11	3.87	12.95
No	5.40	4.31	3.44	13.16
F	1.58	.51	3.73	.12

a= max score=10, b= max score=6, c=max score=26

Cognitive consumer competence appears not to be affected by membership of a community group as indicated by the four low values for F in Table 4.8. The mean score differences, for competence in all the three main concept area, amongst members and non-members of community groups are so small as to be statistically insignificant.

4.3 Influence of Cognitive Consumer Competence on Behaviour.

The second research null hypothesis in this study was as follows:

H₀: There is no significant difference in the level of cognitive consumer competence between consumers who exhibit different levels of competence in their behavioural styles in terms of Decision Making, Resource Management and Citizen Participation.

The underlying research objective behind this hypothesis is basically to identify to what extent the level of cognitive consumer competence affects or influences behaviour. The aim is to develop a consumer typology consisting of various categories of consumers who differ in terms of their consumer behaviour, by using a cluster analysis procedure. Then the intention is to profile each cluster (1) behaviourally, using a combination of factor analysis and discriminant analysis, and also (2) demographically. The next task is to establish whether these clusters differ in terms of their cognitive competence i.e to test the null hypothesis above. By profiling each cluster and by identifying their level of cognitive competence it would be possible to make recommendations to consumer educators on objectives for consumer education targeted to the particular clusters. It is envisaged that each cluster is located along a cognitive-affective-conative hierarchy and each respective position should indicate how behavioural, attitudinal or cognitive competence needs be improved upon by consumer education.

4.3.1 Development of the Consumer Typology.

Factor Analysis

The first step in the development of the aforementioned consumer typology was to factor analyse the likert statements in the questionnaire which were going to be used as the clustering variables

in the cluster analysis procedure to form the various categories of the typology. The purpose of factor analysis is to summarise a large number of original variables into a small number of synthetic variables called factors, which account for the intercorrelations between all the variables.

The reason for subjecting the likert behavioural statements to factor analysis at this stage was to determine which multiple sets of behaviour they represented, which would then be used to hypothesize a certain cluster number solution for the cluster analysis. The use of factor analysis in this case could be termed exploratory.

The SPSS-X factor analysis program was employed which uses a technique by default called the *principal components* to extract factors. A varimax orthogonal rotation was decided upon, as it is the most frequently used and/or more importantly the calculations are done to maximize the tendency of each variable to load i.e correlate highly on one factor only. Only those variables/statements which loaded over .40 were considered part of a particular factor in this study.

A constrained eight factor solution was extracted. This factor solution as can be seen in Table 4.9 explains 38.8% of the variation, a reasonable percentage, and all eigenvalues exceeded 1.0, the lowest being 1.41. The constraint used was to include any factor that accounted for over 3% of variance. More importantly the eight factor solution covered all three area of consumer education; decision making styles, resource management (value for money/budgeted behaviour) and citizen participation (complaining behaviour). The factor scores were saved into the active file for further analysis at a later stage.

Table 4.9 Final Statistic Output of the Factor Analysis

Factor	Eigenvalue	% of Variance	Cumulative %
1	3.78	8.2	8.2
2	3.09	6.7	14.9
3	2.36	5.1	20.0
4	2.19	4.8	24.8
5	1.76	3.8	28.6
6	1.71	3.7	32.3
7	1.57	3.4	35.7
8	1.41	3.1	38.8

Table 4.10 shows the eight factor solution and the statements which loaded or correlated .40 or higher in absolute terms on them. The factors have been subjectively labelled as follows in accordance with the common theme perceived amongst each factor's particular statements:

Factor 1: This factor measures an impulsive or careless consumer orientation. They buy things they can't afford, they make careless purchases, they are impulsive and subsequently experience dissatisfaction with their purchases.

Factor 2: Measures a brand loyal or habitual consumer orientation. These consumers have favourite brands they buy over and over again, once they find a brand they like they stick with it and they also tend to stay loyal to shops.

Factor 3: This factor identifies an information seeking style. These consumers examine unit prices and labels, they read product brochures and watch consumer programmes. They are likely to be comparison shoppers.

Table. (4.10) Statement Loadings on the Eight Factor Solution

	Factor Loadings^a
Factor 1: Impulsive/ Careless	
<i>I often buy things that I really can't afford.</i>	(.78)
<i>Often I make careless purchases I later wish I had not.</i>	(.65)
<i>I am often impulsive when purchasing, buying things that I really want but don't really need.</i>	(.61)
<i>I often experience dissatisfaction with my product choices.</i>	(.46)
Factor 2: Brand Loyal/Habitual	
<i>I have favourite brands I buy over and over again.</i>	(.64)
<i>The hard-to-please consumer with money in his pocket has greater power than the company which spends large amounts on advertising.</i>	(.60)
<i>I go to the same shop each time I look for a particular product.</i>	(.51)
<i>I make special effort to choose the very best quality products.</i>	(.45)
<i>Once I find a product or brand I like, I stick with it.</i>	(.40)
Factor 3: Information Seekers/Comparison Shoppers	
<i>I examine, where possible, unit prices.</i>	(.69)
<i>I regularly watch consumer programmes on television like Look-Here or Watchdog.</i>	(.66)
<i>I always examine the labels on food products before I buy them.</i>	(.46)
<i>I read many product brochures before making an important product choice.</i>	(.45)
Factor 4: Cue-Users	
<i>The most advertised brands are usually very good choices.</i>	(.72)
<i>I prefer the best selling brands.</i>	(.69)
<i>The higher the price of a product, the better its quality.</i>	(.48)
<i>Advertising has the greatest influence on my purchase decisions.</i>	(.47)
Factor 5: Value for Money /Budgeters	
<i>I carefully watch how much I spend on various products.</i>	(.67)
<i>I look carefully to find the best value for money.</i>	(.66)
<i>I generally decide on how much I can afford to spend on a particular product before I make a choice.</i>	(.65)
Factor 6: Confused by Overchoice	
<i>The more I learn about products, the harder it seems to choose the best one.</i>	(.70)
<i>All the information I get on different products confuses me.</i>	(.66)
<i>I don't complain to community leaders, to politicians or to business people as I feel that my opinions are irrelevant.</i>	(.45)
Factor 7: Non Complainers	
<i>I don't complain about unsatisfactory products because it simply isn't worth the time and effort.</i>	(.78)
<i>I don't complain about unsatisfactory products because of the cost involved in doing so.</i>	(.69)
<i>If I am not satisfied with a particular product or service I always complain about it to the seller.</i>	(-.63)
Factor 8: Low Quality Conscious	
<i>A product doesn't have to be perfect, or the best, to satisfy me.</i>	(.76)
<i>I usually don't give my purchases much thought or care.</i>	(.50)

a=Each Factor includes only those items loading .40 or higher (absolute value)

Factor 4: This factor measures a consumer style which relies on using cues in their purchase/consumer decisions. It measures consumers orientation towards buying best selling brands, well known advertised brands. These consumers believe that the higher the price of a product the better its quality. They seem susceptible to advertising.

Factor 5: This factor measures consumers orientation towards managing their money i.e resources and finding the best value within their budgets.

Factor 6: Identifies consumers who are unable to cope with the complex marketplace and are confused by the overwhelming information and choices available.

Factor 7: Measures a consumer style that does not bother to complain about unsatisfactory products or services. This style highlights a lack of orientation towards participating as citizens in the marketplace so that consumer voices can be heard.

Factor 8: This factor identifies a low quality consciousness amongst consumers. This type of consumer is satisfied with the "good enough" products, they are less likely to shop carefully and are unlikely to be comparison shoppers as they are not out to make the most optimal choices.

Cluster Analysis.

On the basis of the factor analysis results, an eight cluster solution was hypothesized for the cluster analysis. It was felt that each cluster might score highly on one particular factor resulting in eight distinct clusters. Therefore cluster analysis was employed to identify groups of respondents who were similar in the use of the particular behavioural practices, while concentrating primarily on the eight factors identified in the factor analysis.

The data from all the behavioural statements were subjected to the SPSS-X cluster analysis program utilizing Ward's method, and specifying an eight cluster solution. Ward's method was chosen because of its reported superior performance to other clustering methods ¹⁷. Ward's method according to Punj and Stewart ¹⁸ is designed to generate clusters in such a way as to minimize the within cluster variance. It is an agglomerative hierarchical clustering procedure, which will be highlighted later. All 500 cases/respondents were subjected to the cluster analysis, this included those cases which had a missing value(s) on any of the clustering variables. Cluster membership was saved into the active file for further analysis.

The cluster method combined observations with similar values on the clustering variables. The result in this case was to create groups of respondents who were relatively homogeneous in terms of their level of reported agreement with the statements about their behaviour. The eight cluster solution produced the following sized clusters:

Fig. 4.4 Cluster Sizes : 8 Cluster Solution

	<u>Cluster No.</u>							
	1	2	3	4	5	6	7	8
No. of Cases	87	109	90	104	29	19	54	6
% of Sample	(17)	(22)	(18)	(21)	(6)	(4)	(11)	(1)

The eight cluster solution was not entirely satisfactory as it was felt a number of the clusters, notably cluster number 8 with only 6 respondents or just over 1% of the sample, were not substantial enough to merit attention. Therefore a 7-Cluster solution was

conducted in the hope that the smaller cluster(s) would merge into one of the other clusters which was most similar. Fig. 4.5 exhibits the outcome of this solution.

Fig. 4.5 Cluster Sizes : 7 Cluster Solution

	<u>Cluster No.</u>						
	1	2	3	4	5	6	7
No. of Cases	87	109	90	133	19	54	6
% of Sample	(17)	(22)	(18)	(27)	(4)	(11)	(1)

Again the output of the cluster solution was unsatisfactory as two clusters namely numbers 5 and 7, which contained only 4% and 1% of the sample respectively, were once more considered too small. By comparing Figs. 4.4 and 4.5 one can see that the only difference between the 8-Cluster and the 7-Cluster solution was that clusters 5 and 4 in the 8 cluster solution merged, as is the nature of hierarchial clustering procedure, to form cluster 4 in the 7-Cluster solution.

A six cluster solution was proceeded with in the anticipation that the smaller unsubstantial clusters would join some of the larger clusters. Unfortunately as indicated in Fig. 4.6 the 6-Cluster solution also proved unsatisfactory, as the small cluster containing just 1% of the sample remained. However as one can see clusters 6 and 5 in the 7-Cluster solution joined up in the 6-Cluster solution.

Fig. 4.6 Cluster Sizes : 6 Cluster Solution

	<u>Cluster No.</u>					
	1	2	3	4	5	6
No. of Cases	87	109	90	133	73	6
% of Sample	(17)	(22)	(18)	(27)	(15)	(1)

Finally the data was subjected to a five cluster solution in an effort to combine the 1% cluster with one of the other larger clusters. As expected this proved successful and resulted in the cluster sizes as shown in Fig.4.7, with the small cluster merging with cluster number 4 in the 6-Cluster solution to form cluster 4 below.

Fig. 4.7 Cluster Sizes : 5 Cluster Solution

	<u>Cluster No.</u>				
	1	2	3	4	5
No. of Cases	87	109	90	139	73
% of Sample	(17)	(22)	(18)	(28)	(15)

4.3.2 Identification of Clusters within the Typology.

The next step in the analysis was to profile the clusters, firstly in terms of their distinguishing behaviour and secondly in terms of their socio-demographic characteristics.

4.3.2.1 Behavioural Profile of the Clusters.

To obtain a behavioural profile of the clusters it was decided to examine how the five clusters scored on the eight factors identified in the previously discussed factor analysis. This would also allow for the labelling of the clusters for further discussion.

To aid this identification process the mean responses of the various clusters to the various factors are outlined in Table 4.11. Since all the statements that load highly on any one factor appear to measure the same underlying characteristic, it was decided to show the mean responses to just two statements from each factor, in order to reduce the information load and simplify the profiling or identification task. One-way analysis of variance (ANOVA) was carried out on the mean responses of the clusters as a method of validating the cluster analysis solution. As can be seen from Table 4.11 the F ratios for all statements were significant at the 1% level, which shows that the clusters are differentiated by their mean responses to the statements. The *Tukey-b* comparison test was once again performed to examine which clusters differed with each other on which factors/statements. It was anticipated that this would identify the clusters. The output of the *Tukey-b* test is given in Fig.4.8. By examining both Table 4.11 and Fig. 4.8 one can identify how each cluster responded on each factor.

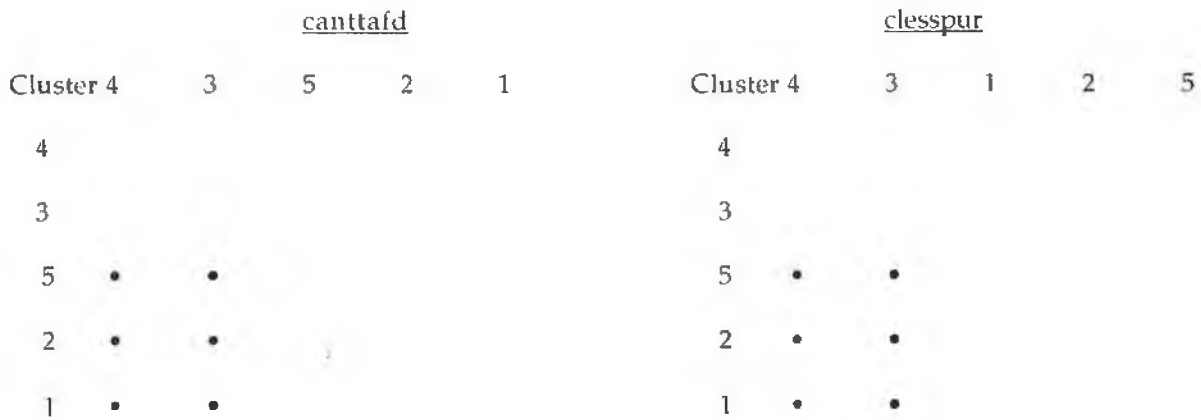
Table 4.11 Mean Scores on the Factor Statements for the Five Clusters.

Factor/statements	Disinter- -ested n=87	Slightly Impulsive n=109	Complete n=90	Cautious Cue-user n=139	Confused n=73	F	Prob.
Factor 1: Impulsive/ Careless							
<i>I often buy things that I really can't afford.</i>	3.15	3.06	2.38	2.23	3.03	15.81	.0000
<i>Often I make careless purchases I later wish I had not.</i>	3.29	3.17	2.56	2.14	3.38	30.02	.0000
Factor 2: Brand Loyal/Habitual							
<i>I have favourite brands I buy over and over again.</i>	3.43	3.44	3.94	3.86	3.97	7.64	.0000
<i>Once I find a product or brand I like, I stick with it.</i>	3.81	3.46	3.98	3.86	3.88	4.69	.001
Factor 3: Information Seekers							
<i>I examine, where possible, unit prices.</i>	2.05	3.24	3.77	2.81	3.21	28.25	.0000
<i>I always examine the labels on food products before I buy them.</i>	2.56	2.91	3.87	2.84	3.32	20.63	.0000
Factor 4: Cue-Users							
<i>I prefer the best selling brands</i>	3.17	2.74	2.80	2.90	3.58	9.76	.0000
<i>The higher the price of a product, the better it's quality.</i>	2.76	2.16	2.14	2.62	2.71	8.11	.0000
Factor 5: Value for Money /Budgeters							
<i>I carefully watch how much I spend on various products.</i>	2.89	3.55	3.94	3.39	3.14	15.67	.0000
<i>I look carefully to find the best value for money.</i>	3.38	4.10	4.36	4.00	4.00	17.14	.0000
Factor 6: Confused by Overchoice							
<i>The more I learn about products, the harder it seems to choose the best one.</i>	3.06	3.00	2.96	2.80	4.03	18.90	.0000
<i>All the information I get on different products confuses me.</i>	2.81	3.19	2.76	2.87	3.26	4.27	.0021
Factor 7: Non Complainers							
<i>I don't complain about unsatisfactory products because it simply isn't worth the time and effort.</i>	2.51	2.38	2.42	2.45	3.34	14.52	.0000
<i>I don't complain about unsatisfactory products because of the cost involved in doing so.</i>	3.12	2.59	2.48	2.37	3.45	16.60	.0000
Factor 8: Low Quality Conscious							
<i>A product doesn't have to be perfect, or the best, to satisfy me.</i>	3.06	2.79	2.44	2.70	3.36	9.01	.0000
<i>I usually don't give my purchases much thought or care.</i>	3.08	2.46	2.03	2.01	2.45	20.34	.0000

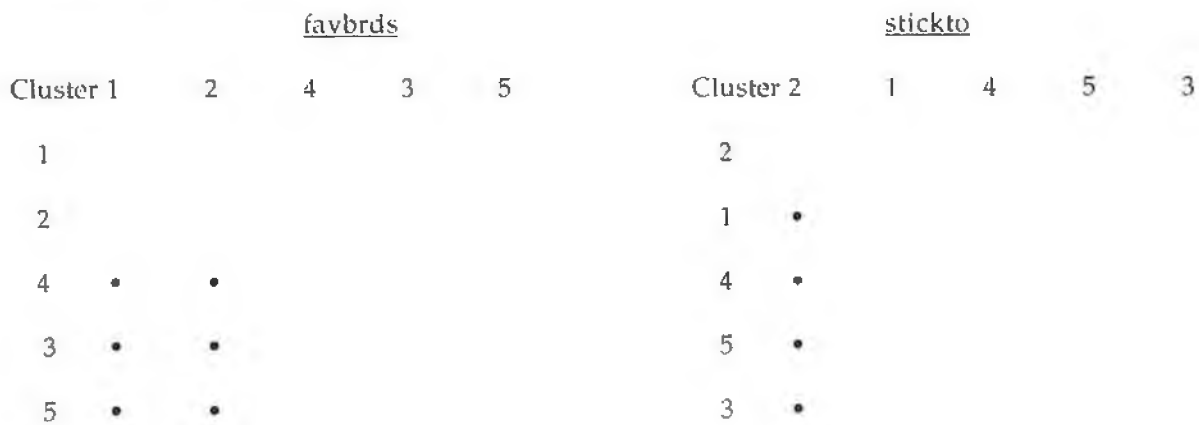
5= Strongly Agree 4=Agree 3 Neither Agree or Disagree 2= Disagree 1= Strongly Disagree

Fig. 4.8 Tukey -b Comparison Test of Clusters; 8 factors

Factor 1 : Impulsiveness



Factor 2 : Brand Loyalty



Factor 3 : Informatin Seekers

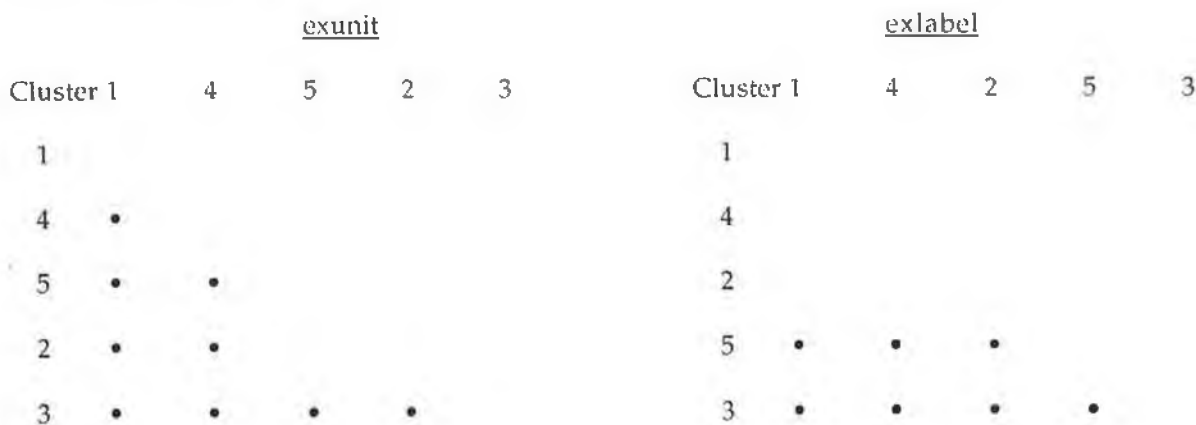
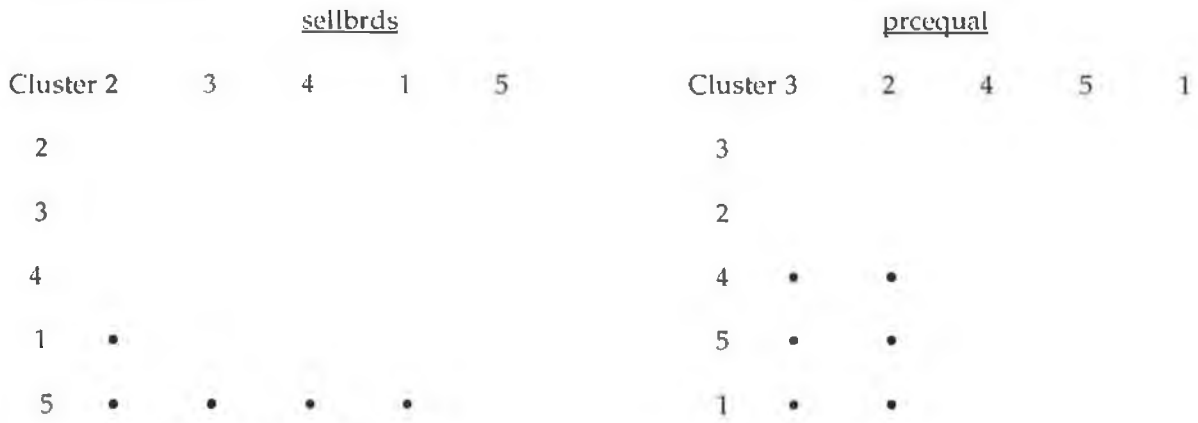


Fig. 4.8 cont'd.

Factor 4 : Cue-User



Factor 5 : Value for Money, Budgeters



Factor 6 : Confused By Overchoice

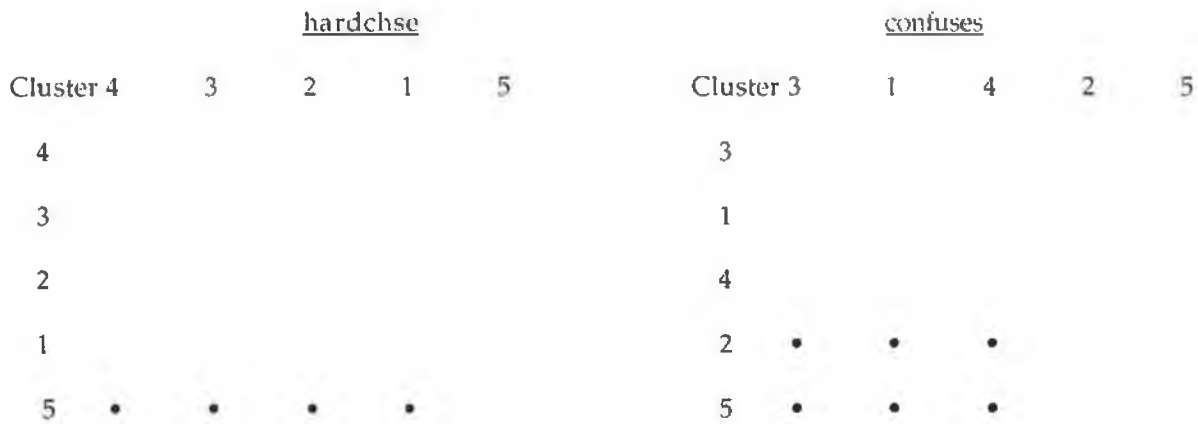


Fig. 4.8 cont'd.

Factor 7 : Non Complainers

<u>compcost</u>					<u>timefft</u>				
Cluster 2	3	4	1	5	Cluster 4	3	2	1	5
2					4				
3					3				
4					2				
1					1	•	•	•	
5	•	•	•	•	5	•	•	•	

Factor 8 : Low Quality Conscious

<u>notperf</u>					<u>dontcare</u>				
Cluster 3	4	2	1	5	Cluster 4	3	5	2	1
3					4				
4					3				
2					5	•	•		
1	•				2	•	•		
5	•	•	•		1	•	•	•	•

Cluster 1 = Disinterested Consumers Cluster 2 = Slightly Impulsive Consumers
 Cluster 3 = Complete Consumers Cluster 4 = Cautious Cue-Users
 Cluster 5 = Confused Consumers

Cluster 3 and 4 score significantly lower than the other clusters on both statements representing the impulsive/careless factor. Therefore clusters 3 and 4 could be branded careful or rational clusters compared with the three more impulsive clusters.

In relation to the brand loyal factor clusters 1 and 2 appear to be less brand loyal than the other three clusters, with cluster 2 being the least brand loyal shown by its significantly lower mean response in Fig 4.8., than the other clusters to the second statement reflecting brand loyalty/habitual behaviour.

Information seeking behaviour i.e factor 3 seems to be most evident amongst the members of cluster 3 who differ with all the other clusters at the 5% level. The third cluster exhibits a significantly higher mean responses to both statements than all other groups. Cluster 5 appears to follow three in their extent of information search. Cluster two came next in terms of information search. Surprisingly cluster 4's, one of the previously mentioned "careful clusters", mean response to the information seeking/comparison shopping statements are relatively low. It is this factor that distinguishes most between cluster 3 and cluster 4. Finally cluster 1 seeks the least amount of comparative information.

Cue using, factor 4, is most common amongst cluster 5, as evidenced by the first of the two statements, who prefer the best selling brands significantly more than all other groups. In reference to the second cue-using statement clusters 4, 5 and 1 agreed significantly more than 3, 2 (the least reliant clusters on cues) that the higher the price of a product, the better its quality.

Budgeted or value for money behaviour, which represents factor 5, is most apparent amongst the members of cluster 3 who are significantly

more budget/ value for money conscious than all of the other groups. Cluster 1 scored lowest of all the groups on this factor. For example on the second of the statements representing the factor Cluster 1's mean response is significantly lower than that of all the other groups , and on the first statement cluster 1's mean response is not significantly different to cluster 5 but is different i.e lower than the mean responses from cluster 2 and 4, who could be categorised as moderate budgeters or value for money conscious consumers.

Cluster 5 and to a slightly lesser extent cluster 2 appear to be the two consumer segments most confused by overchoice and information, as reflected by their mean responses to the two statements which loaded highly on factor 6.

Likewise cluster 5 and this time cluster 1 were the least likely clusters to complain about unsatisfactory products or services. This again is indicated by their statistically significant higher mean responses to the non-complaining statements, factor 7 in Fig.4.8.

In relation to factor 8 it is apparent that clusters 5, 2 and 1 were deemed low quality conscious, especially from their mean responses to the second statement for factor 8 in Fig. 4.8. On the other hand clusters 4 and 3 were more quality conscious consumers who gave their purchases more thought and care.

Descriptive Profile of the Clusters.

(1) *Disinterested Consumers.*

Cluster 1 was labelled the *Disinterested Consumers* and accounted for 17% of the sample. These consumers were very impulsive. They didn't seek out information and were not bothered about value for money or about their budget. They tended not to complain about

unsatisfactory products. The *Disinterested Consumers* claimed not to be confused by overchoice and information, this is probably explained by the fact that they were not information seekers in the first place. This cluster were brand switchers and slightly relied on cues. Finally they were not quality conscious; in other words they were not choice optimizers. Because of this apparent lethargy by this cluster in terms of their role as consumers they were labelled *Disinterested*.

(2) *Slightly Impulsive Consumers*

Cluster 2 comprised 22% of the sample of respondents. This cluster tended to be slightly impulsive at times, hence their label. They were slightly brand loyal, but not cue users. This cluster sought out some information but admitted to being somewhat confused by a lot of information they collected. These respondents sought value for money and tended to complain about products when they had grievances.

(3) *Complete Consumers*

Cluster 3, contained 18% of the total sample and showed the most competent behaviour of all the clusters within the typology. This cluster was very careful or rational in their consumer behaviour. They sought information and value for money significantly more than all the other clusters. These respondents were quality optimizers who gave their purchases a lot of thought. This cluster was only slightly brand loyal and moderate cue users. They complained about unsatisfactory products and services. This segment was labelled *Complete Consumers* as they were the most complete in terms of their roles as consumers displayed by their competence in their behaviour in all the three major concepts of consumer education.

(4) *Cautious Cue Users*

This cluster formed 28% of the sample, the largest cluster within the typology. They resembled the *Complete Consumers* in that they displayed careful/rational behaviour, they gave their purchases decisions a lot of thought and they were slightly brand loyal. They differed from the *Complete Consumers* in so far as they sought out less information but tended to rely more on cues e.g price indicating quality. It follows that this segment was labelled *Cautious Cue Users* (although they were not the most reliant segment on cues) and exhibited the second highest level of behavioural competence in the typology. They were complainers and sought moderate value for money.

(5) *Confused Consumers*

The final cluster in the typology, comprising 15% of the sample was the group labelled the *Confused Consumers*. This cluster displayed an extremely low level of behavioural competence. These respondents were impulsive and careless. They tended to be very brand loyal. This cluster didn't complain about unsatisfactory products and did not show high levels of value for money consciousness. This cluster however did seek out information but this appears to be a waste of time as they are very confused by all the information and choices available, hence the label of *Confused Consumers*. As a result they are over reliant on cues in their decision making.

Discriminant Analysis.

To validate the descriptive profiles of the clusters it was decided to conduct a discriminant analysis of the clusters using the factor scores, which as previously mentioned were saved into the active file for

further analysis, as predictor variables. Discriminant analysis requires that the predictor variables be independent i.e that there is no strong correlation between any pair of variables. However the factor analysis performed used an orthogonal varimax rotation which ensured that the eight factor scores were constructed in a manner that ensured independence. The aim of discriminant analysis according to Tull and Hawkins ¹⁹ is "to predict to which class a new case will belong or more importantly, to demonstrate which variables are most important in distinguishing between the classes". It was the latter approach which was taken i.e trying to identify which factors were most important in discriminating between the clusters.

Table 4.12 Canonical Discriminant Functions: Factor Scores

Fuction	Eigen-Value	% of Variance	Cumulative Variance	Canonical Correlation
1	.88	55	55	.68
2	.40	25	80	.5
3	.26	16	96	.45
4	.06	4	100	.23
After Functon	Wilk's Lamda	Chi-Square	d.f	Significance
0	.29	484.64	32	.0000
1	.54	239.73	21	.0000
2	.75	109.27	12	.0000
3	.95	21.14	5	.0008

The eight saved factor scores were used as the predictor or discriminating variables in the analysis which employed SPSS-X. From Table 4.12 one can see that the discriminant analysis produced four significant functions.

By examining the Wilk's Lambda given in Table 4.12 one can assess the discriminating power of the model; the rule being that the lower the Wilk's Lambda the better the discriminating power of the model. In the after function column the 0 indicates what the Wilk's lambda in that row is for when all the four functions are in the analysis. The lambda of .29 indicates that differences between groups/clusters account for 71% of the variance in the predicting /factor variables. The lambda for the After Function 1 highlights what percentage of variance is accounted for by cluster differences after the effects of function 1 are removed. The lambda of .54 reflects that the proportion of accounted for variance remaining after the effects of function 1 are removed is 46%. When both functions 1 and 2 are removed the accounted for variance is 25% and finally when function 3 is also removed the accounted for variance is just 5%. One can see therefore that the effects of function 1 are much greater than the effects of function 2, which in turn are greater than the effects of function 3 which finally in turn are greater than the effects of function 4, which accounts for only 5% of the variance in the discriminant variables on its own.

The eigen-value is another statistic for evaluating the worth of a discriminant analysis. An eigen-value of 0 means that the discriminant analysis has no discriminating value, whereas a eigen-value above .40 is considered excellent. In Table 4.12 one can observe that both functions 1 and 2 had eigen-values above this .40 figure.

Furthermore the canonical correlation squared, which is the ratio of the between-groups variance in scores on the function to the total variance in scores, is a good measure of how well the function discriminates between groups on a scale that ranges from 0.0 to 1.0. Functions 1, 2, 3 and 4 have canonical correlations squared of .46 (.68²), .28 (.53²), .20 (.45²) and .05 (.23²) respectively. One can see that function 1 is much more important than functions 2, 3 and 4, in that order. Since

the objective of the discriminant analysis was to identify the variables/factors which distinguished the clusters, the variables or factors which correlate or are strongly associated with function 1 are therefore more important than the associations with functions 2, 3, and 4.

The standardized discriminant function coefficients are better than the correlations for assessing a variables impact on the discriminant function scores of cases and their predicted group membership ²⁰. These are shown in Table 4.13.

Table 4.13 Standardized Discriminant Function Coefficients: 8 Factors.

Factor	Function 1	Function 2	Function 3	Function 4
Impulsiveness	.66	.40	-.53	.13
Brand Loyalty	.08	.33	.69	-.18
Information Seeking	-.60	.64	-.06	.43
Cue-Using	.28	.11	.37	.48
Value for Money	-.40	.45	-.21	.40
Confusion	.29	.40	.05	.53
Non Complaining	.43	.31	.35	.03
Low Quality Conscious	.48	.04	-.05	.16

The variables which most discriminate amongst the clusters are those as mentioned which correlate or are most associated with function 1, which from Table 4.13 are impulsiveness, information seeking, quality consciousness, complaining behaviour and value for money (all these discriminant coefficients are above .35), in that order. Of the remaining factors; confusion is associated with function 2, while brand loyalty and cue-using are associated with function 3. At this stage all

eight factors have been accounted for, so the fourth function which explained the least amount of variance amongst the factor variables is ignored.

To facilitate interpretation, the results are presented graphically in Figs. 4.9 through to 4.13. The centroids i.e the points corresponding to the mean score of the cluster on each function, given in Table 4.14, are depicted in a uni-dimensional space defined by each of the functions 1, 2 and 3 in Figs. 4.9 to 4.11 respectively.

The graphical depiction of the clusters along each of the three functions validates the earlier descriptions and labelling of the clusters. Clusters 3 and 4 are the rational / careful clusters, cluster 2 is only slightly impulsive , whereas clusters 1 and 5 are very impulsive as illustrated in Fig.4.9. As one can see from Fig. 4.10 cluster 5 is very confused by choice and information on the market. Finally from Fig. 4.11 one can see that cluster 5 relies heavily on cues and brand loyalty thereby justifying its label of "Confused Consumers", while cluster 4 the Cautious Cue-users also appear indeed to be heavy cue-users.

The centroids of the clusters are also depicted in a two-dimensional space defined by functions 1 and 2, and by functions 1 and 3 in Figs. 4.12 and 4.13 respectively, to further aid interpretation and to highlight the relative positions of the clusters (the size of the rings are relative to the sizes of the clusters).

Table 4.14 Cluster Centroids For the Discriminant Functions

Cluster	Function 1	Function 2	Function 3
<i>Disinterested</i> ①	1.38	-.71	-.24
<i>Slightly Impulsive</i> ②	.04	.17	-.71
<i>Complete</i> ③	-1.31	.43	-.02
<i>Cautious Cue-user</i> ④	-.49	-.74	.48
<i>Confused</i> ⑤	1.08	.94	.61

Fig.4.9 Cluster Centroids on Discriminant Function 1

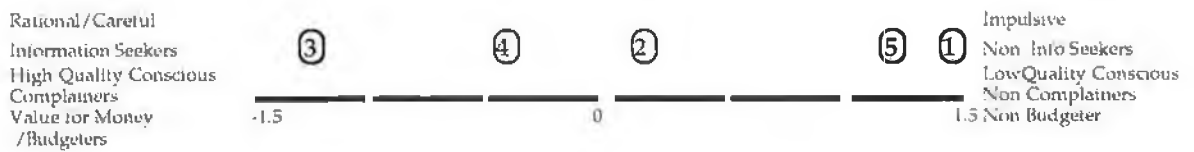


Fig.4.10 Cluster Centroids on Discriminant Function 2

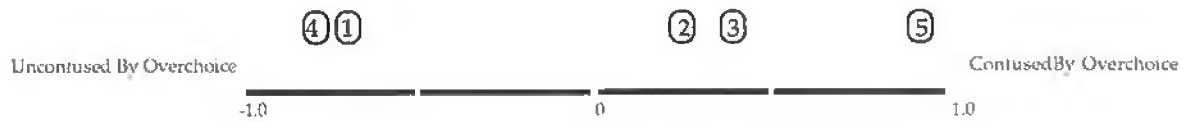


Fig.4.11 Cluster Centroids on Discriminant Function 3



Fig. 4.12. Clusters Centroids along Functions I & II

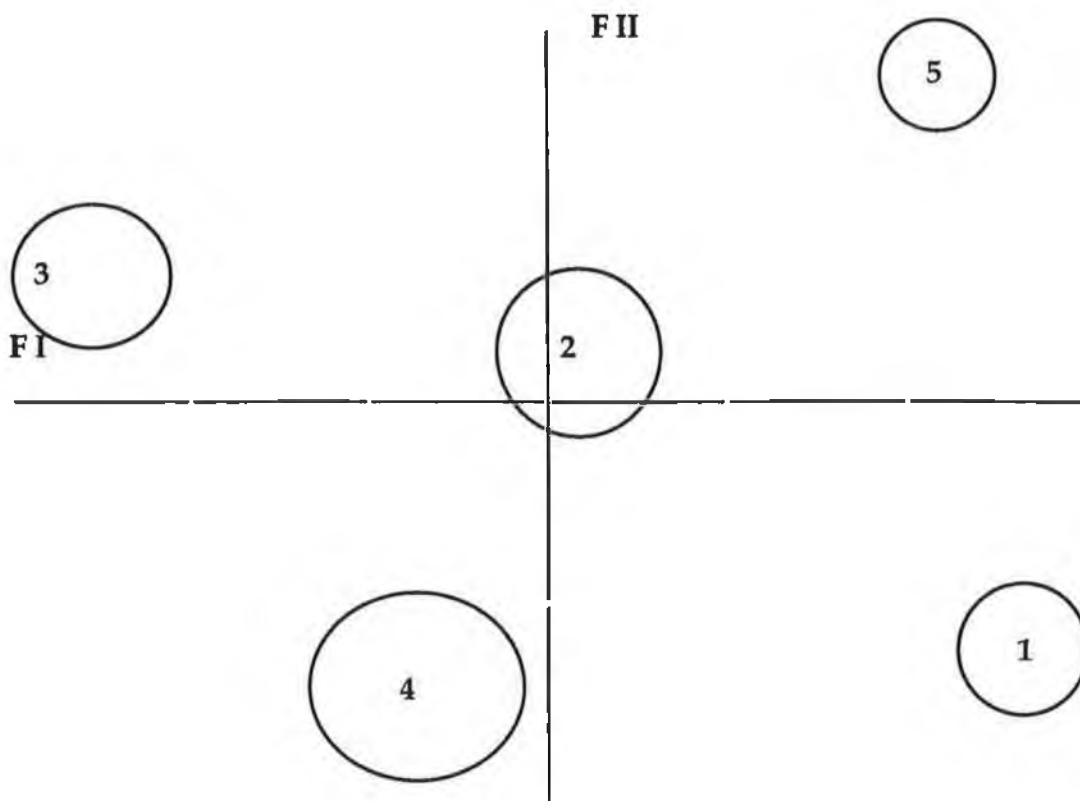
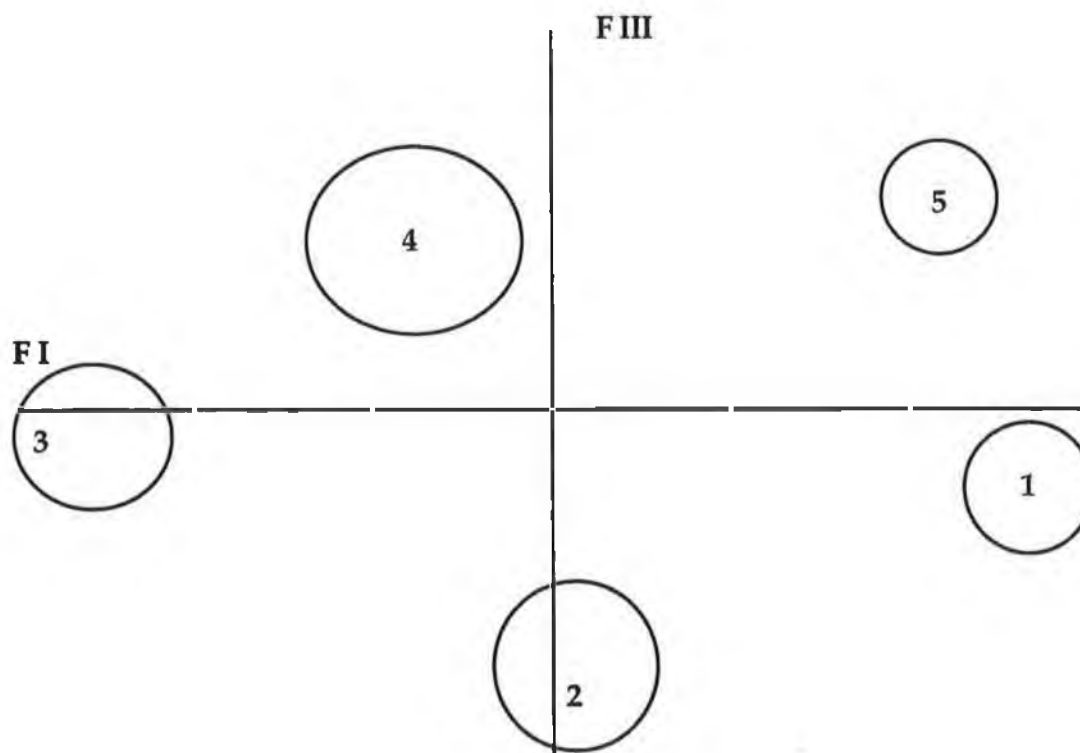


Fig. 4.13. Clusters Centroids along Functions I & III



4.3.2.2 Socio-Demographic Description of Clusters.

Following the behavioural profile of the clusters it was decided, for interpretative and operational purposes, to identify the socio-demographic characteristics of the clusters. Once again discriminant analysis was utilized to determine which socio-demographic variables were most relevant in predicting group membership. It must be admitted however that it was the eight factors which distinguished the clusters within the typology, not the demographic characteristics. Therefore the sole purpose of the discriminant analysis was to identify the relative importance of the socio-demographic characteristics in determining who makes up the clusters.

The eight variables which were used in the very first section of the analysis to test their effect on cognitive competence were included in the discriminant analysis as discriminating variables, along with the mean score of overall cognitive competence which was regrouped into three categories of high, medium and low as indicated in Table 4.15. The discriminant analysis produced two significant functions. The results are presented in Table 4.15.

Function 1 is defined by marital status, consumer competence and membership of a consumer organisation, as indicated by the discriminant function coefficients. Function 2 is defined by age, education and presence of children under 15 years of age. The importance of these variables are verified by the asterisked chi-square statistics (calculated on the frequencies not the given column percentages) which are significant at the 1% level indicating that there is a relationship or association between these variables and the five clusters. The variables of sex, membership of a community group and social class did not contribute to differentiating the cluster categories. This is illustrated both by the insignificant chi-squares and the low canonical discriminant coefficients on the functions for these variables.

From Table 4.15 one can see that the Disinterested cluster tended to be younger, single and medium educated.

The Slightly Impulsive consumers are younger, single and well educated.

The Complete consumers are middle aged, married and well educated. They are the most likely segment to have children aged 15 years or younger. One would most likely find the members of consumer organisations in this cluster. Finally this cluster has medium to high levels of consumer competence.

The Cautious Cue-Users are older, with over 20% of the cluster aged 65 years or over. They tended to be married but not surprisingly they had a relatively large percentage of widowed respondents. This cluster was also well educated.

Finally the Confused consumers were a relatively elderly cluster; 27.4% of them were aged 65 years or over, although 30% were aged between 15-24 years. This cluster tended to be married but not surprisingly had a relatively high percentage of widowed respondents. This cluster was the least educated and they had the least cognitive consumer competence.

Table 4.15 Discriminant Analysis of the Demographic Characteristics of the Clusters .

Variable	Standard Discriminant Coefficients		Disinter- -ested	Slightly Impulsive	Complete	Cautious Cue-User	Confused	Chi-Square
	I	II	n=87 %	n=109 %	n=90 %	n=137 %	n=73 %	
Age 15-24 (1)			33.3	32.1	22.2	15.1	30.1	36.48**
25-44 (2)			40.2	35.8	36.7	33.1	24.7	
45-64 (3)			14.9	22.0	31.1	30.2	17.8	
65+ (4)			11.5	10.1	10.0	21.6	27.4	
	.04	.95						
Sex. Male (1)			49.4	40.4	45.6	46.8	47.9	1.95
Female (2)			50.6	59.6	54.4	53.2	52.1	
	.01	.19						
Social Class								8.48
ABC1 (1)			37.9	45.0	45.6	48.9	37.0	
C2DE (2)			62.1	55.0	44.4	51.1	63.0	
	.14	-.07						
Marital Status								47.91**
Single(1)			55.2	59.6	27.8	37.4	37.0	
Married (0)			37.9	37.6	62.2	48.2	49.3	
Div/Sep (0)			—	0.9	5.6	2.2	—	
Widowed (0)			6.9	1.8	4.4	12.2	13.7	
	.80	.94						
Education								38.85**
No Formal (1)			—	0.9	—	0.7	1.4.0	
Finished at Primary (2)			10.3	11.9	13.3	14.6	28.8	
Still at 2nd Level (3)			17.2	15.6	6.7	7.3	11.0	
Finished at 2nd Level (4)			41.4	31.2	46.7	43.1	38.4	
Still at 3rd Level (5)			17.2	12.8	8.9	8.0	6.8	
Finished at 3rd Level (6)			13.8	27.5	24.4	26.3	13.7	
	-.10	.65						

Table 4.15 Cont'd.

With Children U/15yrs							
Yes (1)		20.7	26.6	36.7	25.9	20.5	
No (0)		79.3	73.4	63.3	74.1	79.5	13.35**
	.05						.59
Member of a Consumer Organisation							
Yes (1)		---	---	4.4	0.7	---	
No (0)		100.0	100.0	95.6	95.6	100.0	13.56**
	-.38						-.01
Member of a Community Group							
Yes (1)		9.2	11.9	13.3	9.4	12.3	
No (0)		90.8	88.1	86.7	90.6	87.7	1.40
	.02						-.06
Overall Cognitive Competence Score							
(0 to 9) Low (1)		34.5	28.4	20.0	27.3	35.6	
(10 to 17) Medium (2)		55.2	57.8	48.9	54.7	53.4	20.52**
(18 to 26) High (3)		10.3	13.8	31.1	18.0	11.0	
	-.53						.11
		Wilks Lambda		Chi-Sq		Sig.	Canonical Correlation
Function 1		.82		98.73		.000	.32
Function 2		.91		46.33		.004	.21

** Significant Chi-Square at the 1% Level

4.3.3 Testing the Hypothesis.

Since the typology of consumers has been developed and the clusters therein profiled in terms of behaviour and demographics, it is now possible to test the second main research hypothesis (null) which as recalled is that:

Ho: There is no significant difference in the level of cognitive consumer competence between consumers who exhibit different levels of competence in their behavioural styles in terms of decision making, resource management and citizen participation.

The alternative hypothesis is that those clusters who exhibit the most competent behaviour would have significantly higher levels of cognitive competence. In accordance with this cluster 3, the *Complete* consumers, would have a significantly higher level of cognitive consumer competence than the other clusters followed by the *Cautious Cue-Users*, then by the *Slightly Impulsive* consumers and finally the two least behaviourally competent clusters i.e the *Disinterested* and the *Confused* segment.

Table 4.16 Cognitive Consumer Competence of the Five Clusters : ANOVA

Cluster	Mean Competence Scores			
	Decision ^a Making	Resource ^a Management	Citizen ^b Part'pation	Overall ^c Competence
<i>Disinterested</i>	5.36	4.03	3.10	12.49
<i>Slightly Impulsive</i>	5.27	4.05	3.54	12.86
<i>Complete Consumer</i>	5.78	4.80	3.97	14.55
<i>Cautious Cue-User</i>	5.44	4.45	3.52	13.41
<i>Confused</i>	4.90	4.00	3.26	12.16
F	1.95	2.95*	3.98**	4.00**

**Significant at the 1% level

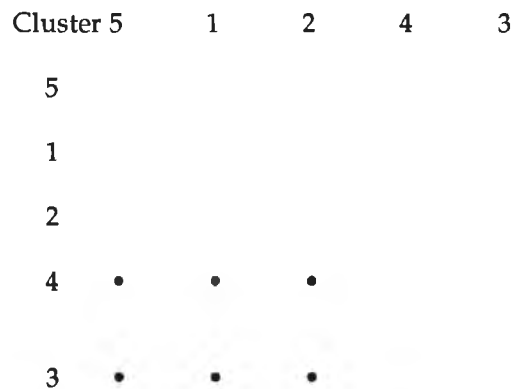
a= max score=10, b= max score=6, c=max score=26

*Significant at the 5% level

As illustrated in Table 4.16 overall mean competence scores for the five clusters are not equal given an F ratio of 4.00, which is significant at the 1% level. It is highly unlikely that one would find such a high F ratio if the null hypothesis was true, therefore it is rejected and the alternative hypothesis that there is a significant difference in the level of cognitive competence between clusters of consumers who behave differently, is accepted.

However as pointed out earlier the F ratio doesn't signify what pairs of clusters differ in terms of their mean competence scores therefore one must again perform a multiple comparison test to determine which cluster significantly differ from each other. The *Tukey-b* test was used to detect the differences at the 5% level.

Fig. 4.14 Tukey -b Comparison Test of Clusters; Overall Consumer Competence



As hypothesised the two most rational or competent clusters had significantly higher levels of cognitive competence, leading one to the conclusion that higher levels of cognitive competence/knowledge results in more competent behaviour.

Another interesting point however is that although the Complete Consumers and the Cautious Cue-Users did not differ in terms of their cognitive competence the Complete Consumers (cluster 3) displayed

more competence in their reported behaviour than did the Cautious Cue-Users (cluster 4) who didn't seek information or compare choice but relied more on simple cues. The difference between the two clusters appears attitudinal.

Furthermore the Disinterested, the Slightly Impulsive and the Confused clusters did not differ in terms of their cognitive competence, however it appears that the Slightly Impulsives showed more competence in their behaviour. This segment obviously had a positive attitude towards using the little consumer knowledge they possessed, unlike the Disinterested cluster, and knew how to use this bit of knowledge, unlike the Confused segment who couldn't come to terms with the information and choices, in the complex marketplace.

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Chapter 5

Conclusions & Recommendations

5.1 Research Conclusions.

5.1.1 Influence of Cognitive Consumer Competence on Behaviour.

Five clusters were identified, in the consumer typology, which differed in terms of their overall behaviour in the three major consumer education concept areas of decision making, resource management and citizen participation. The five clusters were developed and profiled using cluster, factor and discriminant analyses. The statements used as clustering variables were firstly subjected to factor analysis. Eight clear factors were extracted. These were impulsiveness, brand loyalty, information seeking, cue using, value for money/budgeted behaviour, confusion over choice, non complaining behaviour and finally low quality consciousness. Consequently an eight cluster solution was hypothesised for the cluster analysis procedure, however an eventual five cluster solution was chosen. The five clusters were then profiled behaviourally by (1) examining their mean responses to the factor statements and (2) by subjecting the clusters to discriminant analysis using the eight factors as the discriminant variables. The clusters within the typology were then also profiled demographically in order to make them operational. The identified clusters were as follows:

Disinterested Consumers (17% of sample): This cluster reflected a general lethargy in their role as consumers. They were extremely impulsive and careless, they worried little about their money and did not complain about unsatisfactory products. These consumers tended to be younger, single and of medium education.

Slightly Impulsive Consumers (22%): These consumers were more competent than the Disinterested segment, however they admitted to

being somewhat impulsive at times. These consumers were again younger, single but this time well educated.

Complete Consumers (18%): Without doubt the most competent cluster within the typology. They were extremely rational and careful in their decision making. They looked after their budgets and complained about unsatisfactory products or services. These were the complete consumers in every sense of consumer education. The respondents in this cluster were middle aged, married, well educated, the most likely cluster to have children under 15 years of age and the most likely to be members of consumer organisations.

Cautious Cue-Users (28%): These consumers were most similar to the Complete consumers, but their decision making relied less on information or comparison shopping and more on cues such as brands, advertising and pricing. These consumers tended to be older, married and well educated.

Confused Consumers (15%): The final and the least competent of all the clusters. These consumers were very confused by the wealth of information and choices available to them in the marketplace and were subsequently at the mercy of the cues which they heavily relied on in their decision making. The members of this cluster tended to be very young or very old, either married or widowed and poorly educated.

The next task was to establish whether these clusters differed in terms of their cognitive competence i.e whether cognitive competence actually influenced behaviour (objective 2).

The five clusters differed with respect to their levels of cognitive consumer competence. The two rational i.e non impulsive clusters, the Complete and the Cautious Cue-Users, who exhibited the most

competence in their behaviour, had significantly superior cognitive competence than had the other three clusters. Thus, highlighting the fact that higher cognitive competence leads to more behavioural competence.

However, although the Complete consumers and the Cautious Cue-Users' level of cognitive competence did not differ, the Complete consumers behaviour appeared to be more competent than that of the Cautious Cue-Users, indicating that the Cue-Users were not using the knowledge they had to its full potential, probably because of a lack of motivation or attitude towards using the knowledge/cognitive competence in their behaviour.

Moreover the Disinterested, the Slightly Impulsive and the Confused clusters all had similar low levels of cognitive consumer knowledge/competence but their respective behaviours differed. The Slightly Impulsive consumers' behaviour was more competent than that of the Disinterested and the Confused clusters, as they used the knowledge they had to behave as competently as they could given their cognitive competence constraint. The Disinterested cluster appeared not to use the bit of consumer knowledge/competence that they possessed, because of their lethargy or poor attitude towards their consumer role. Finally the Confused cluster had low cognitive competence but was confused by this knowledge and did not know how to make use of it, resulting in its apparent behavioural incompetence, manifested by its confused state and high impulsiveness.

It would appear therefore that cognitive consumer competence is a prerequisite but not always a guarantee of competent behaviour. For some consumers providing mere consumer knowledge is not enough to produce the desired outcome of consumer education i.e competent decision making, resource management and citizen participation.

Successful consumer education programmes need to be sensitive to the competence hence needs and attitudes of the receiving groups. It is believed that the consumer typology developed in this study provides a framework for the recommendations of consumer education tailored to the various consumers' needs.

5.1.2 Socio-Demographic Variables Influence on Cognitive Consumer Competence

The other objective of this study was to identify those socio-demographic variables which affected cognitive consumer competence (objective 1). The conclusions regarding this are as follows;

(a) Gender/Sex: The level of cognitive consumer competence for males and females did not differ except in the area of resource management where males had a significantly higher level of competence, which in turn influenced the overall competence score in favour of males.

(b) Age: The cognitive competence scores in all the three major concept areas differed between groups of varying ages. In brief it appears that the two younger age groups i.e the 15-24 and the 25-44 groups are significantly more competent than the two older age groups.

(c) Marital Status: Again competence in all three consumer education concepts areas were influenced by marital status. Those respondents who were single and those who were divorced/separated were the most competent. Married respondents were less competent than the two aforementioned groups but were more competent than those who were widowed, who were the least competent.

(d) Education: The level of education achieved significantly influenced the level of cognitive competence in all three areas, with higher educational attainment leading to higher competence.

(e) Social Class: The higher social class group's level of competence was significantly superior to that of the lower social class group in all three aspects of consumer education.

(f) Presence of Children Under 15 years of age: This variable did not affect competence in any of the three areas.

(g) Membership of a Consumer Organisation: Members of such groups were only significantly more competent in Decision Making than non-members. There was no difference in mean scores on the other concepts. However these findings must be treated with caution considering only 1% of the survey sample were members of a consumer organisation.

(h) Membership of a Community Group: Did not influence the level of cognitive competence in any of the three taxonomies in the classification of concepts in Consumer Education.

Overall it appears that the level of cognitive competence is influenced by age, education, social class and marital status, which were also the demographic variables that best described the five identified clusters.

5.2 Recommendations For Consumer Educators.

The unique consumer typology developed in this study provides consumer educators from adult education groups, consumer organisations or bodies and the business sector with a framework for the content and targeting of consumer education programmes. This study suggests that effective consumer education strategies should recognise the specific needs and characteristics of the five clusters identified within the typology.

The following recommendations are intended to provide a general guide to the nature of consumer education programmes to achieve optimal impact on its target group based on the research findings.

As the research conclusions have shown higher cognitive competence is a prerequisite for competent consumer behaviour. If one looks back at Table 4.16 (p. 155) which gives the cognitive consumer competence mean scores for the five clusters and convert these scores into mean percentage scores, as in Table 5.1, it is possible to see how successful each cluster was on the various sections of the cognitive competence test.

Table 5.1 Cognitive Consumer Competence Percentage Scores of the Five Clusters.

Cluster	Mean Percentage Scores			
	Decision Making	Resource Management	Citizen Part'pation	Overall Competence
<i>Disinterested</i>	54%	40%	52%	48%
<i>Slightly Impulsive</i>	53%	40%	59%	49%
<i>Complete Consumer</i>	58%	48%	66%	56%
<i>Cautious Cue-User</i>	54%	44%	59%	52%
<i>Confused</i>	49%	40%	54%	47%

The standards set by the Consumer Federation of America (CFA) in their nationwide Consumer Knowledge Test were chosen as benchmarks against which to assess these results. In these tests, as mentioned previously, the CFA used a multiple choice format with similar possible responses used in this study. In their judgement scores of at least 75% indicate excellent understanding or competence; scores between 60% and 74%, good understanding; scores between 45% and 60%, moderate understanding; and scores below 45%, poor understanding/competence.¹ This grading system seems satisfactory

considering that guessing the answers would produce a score of 33% (3 options plus a don't know per question).

As Table 5.1 indicates, given the CFA grading system, that all the clusters have moderate knowledge/competence in Decision Making, while all clusters have poor cognitive competence in Resource Management. The clusters seem most knowledgeable in Citizen Participation, all showing moderate competence except for the Complete consumers who display a good understanding or knowledge in this concept area. It should be recommended therefore, based on these findings, that all clusters should receive instruction in consumer education in all three concept areas. This conclusion or recommendation, however, is a bit simplistic. As this study has shown increased knowledge or cognitive competence is only a prerequisite not a guarantee of competent behaviour. For example it is unlikely that the Disinterested cluster would be interested in receiving more consumer knowledge let alone use it in their behaviour. The responses to the statement in relation to whether the clusters would be interested in more knowledge or education to help improve their buying skills are indicated in Table 5.2. Furthermore, if these consumers are not interested in formal consumer education, they therefore must depend on informal word of mouth sources. It is imperative therefore for consumer educators to also identify who these informal sources are.

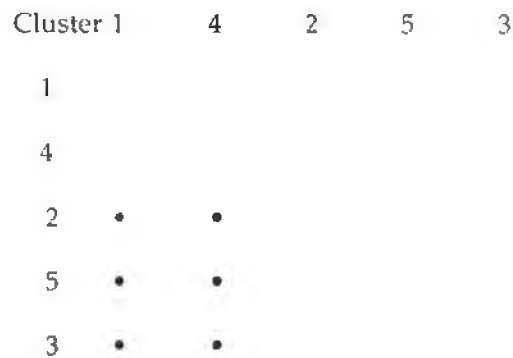
As illustrated in Fig. 5.1 and Table 5.2 clusters 2, 5 and 3 namely the Slightly Impulsive, the Confused and the Complete consumers have all positive feelings towards receiving instruction in consumer education, whereas as expected the Disinterested cluster and the Cautious Cue-Users are not interested in getting more knowledge or education to help improve their consumer skills and are therefore ignoring one of their basic consumer responsibilities; that of exposing themselves to consumer educational opportunities.²

Table 5.2 Mean Scores on the Five Clusters Interest in Consumer Education.

Statement	Disinter- -ested n=87	Slightly Impulsive n=109	Complete n=90	Cautious Cue-user n=139	Confused n=73	F	Prob.
<i>I am interested in getting more knowledge and education to help improve my buying skills.</i>	2.62	3.38	3.69	2.74	3.49	22.92	.0000

5= Strongly Agree 4=Agree 3 Neither Agree or Disagree 2= Disagree 1= Strongly Disagree

Fig. 5.1 Tukey -b Comparison Test of Clusters Interest in Consumer Education



Cluster 1= Disinterested Consumers	Cluster 2 = Slightly Impulsive Consumers
Cluster 3 = Complete Consumers	Cluster 4 = Cautious Cue-Users
Cluster 5= Confused Consumers	

Those not interested in formal consumer education must rely therefore on other sources for their consumer education. As Hyman³ pointed out, a large proportion of people rely on others for advice about their consumer decisions; and that much information is communicated informally by word of mouth. So it is imperative to find out who these people are that are asked for advice by other consumers, i.e who are these consumer influential types.

Table 5.3 and more notably Fig. 5.2 shows that cluster 3, the Complete consumers, are the clear opinion leaders or consumer influentials within the typology, who spread by word of mouth much consumer information and education to the other clusters. Therefore this cluster is a very important, if not the primary target, for consumer education especially for leadership education which according to Hyman and Shingler⁴, as mentioned in Chapter 1, aspires to have people in every community with the knowledge, skills and motivation to inform and teach others how to make wise, rational, non impulsive consumer decisions. Leadership education promotes a sort of multiplier effect, teach a few to teach others, leading to a larger overall impact.

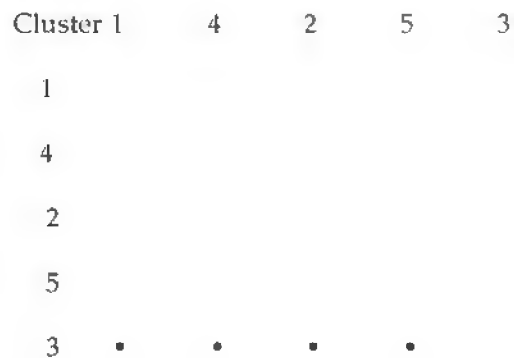
The first goal of leadership education, as outlined in Chapter 1, is to recruit and train this opinion leading consumer cluster to be community consumer educators, including an in-depth understanding of issues. Secondly, if possible, it should use seminars, workshops and conferences to provide community leaders with the information and skills necessary to conduct local consumer education and information programmes.

Table 5.3 Mean Scores on the Five Clusters consumer advice and information giving.

Statement	Disinter	Slightly	Complete	Cautious	Confused	F	Prob.
	-ested n=87	Impulsive n=109	Consumers n=90	Cue-user n=139	Consumers n=73		
<i>I am very often asked for information, advice or opinions by other people about their decisions to buy products or services.</i>	2.78	3.01	3.60	2.88	3.12	9.18	0000

5= Strongly Agree 4=Agree 3 Neither Agree or Disagree 2= Disagree 1= Strongly Disagree

Fig. 5.2 Tukey -b Comparison Test of Clusters Consumer Advice and Information Giving.



Cluster 1 = Disinterested Consumers	Cluster 2 = Slightly Impulsive Consumers
Cluster 3 = Complete Consumers	Cluster 4 = Cautious Cue-Users
Cluster 5 = Confused Consumers	

Thirdly an on-going consumer education network is necessary to inform and renew community consumer educators providing periodic communication to members through the use of a newsletter, mailings of new or revised information and copies of literature for distribution to others.

As pointed out in the literature, a large proportion of consumers rely on the advice of others, in particular family, friends acquaintances and sales people in making their decisions. As Russo asserts "*consumers are novices.....they must make do with whatever knowledge they can glean from friends, publications, and the self-interested salespeople.*"⁵ However the all important family or friends are not always reliable sources of up-to-date facts about consumer matters. As also recalled from Chapter 1, Hyman and Shingler⁶ state that the Consumer Advisor Concept takes into account the fact that most consumers are inclined to discuss consumer issues in informal settings rather than formal programmes. Advisor training would recruit and train people to interact in an advisor capacity with consumers in a variety of day-to-day contacts e.g the workplace, community meetings, social gatherings etc, a notion already expressed by Fernstrom⁷ and Guiton⁸ (reviewed in chapter 1), as directions which consumer education must take in the future as a means of bringing consumer education to the consumer as opposed to the other way around. The goal of consumer advisor training, like Leadership Education, is to have a large pool of people in every community who are willing to assist those consumers who are not capable of making rational consumer decisions on their own. Again it would appear that the *Complete* consumer cluster would provide the most suitable reservoir of consumers for potential consumer advisors/educator recruitment, as a means of effectively disseminating education and information to the other clusters.

The actual type or content of consumer education and/or information

that each cluster/target group should receive either from the aforementioned consumer advisors, consumer leaders or through formal consumer education is dependent on the competence hence needs of the particular clusters.

It is important at this stage to reiterate the difference between consumer education and information as pointed out in Chapter One. Consumer information programmes provide facts and figures, whereas consumer education programmes teach people how to use this information in making consumer decisions.⁹ Consumer information should be directed to the more competent consumer clusters i.e the Complete and Cautious Cue-Users, who can understand the information and use it in their decision making. Alternatively consumer education programmes teaching decision making, resource management and citizen participation skills should be targeted primarily to the less competent clusters or irrational, unwise, impulsive decision makers.

The Complete consumers, the primary target for consumer education, who are the potential consumer leaders or advisors should be given extra in-depth education on all three concept areas in consumer education. As shown earlier this cluster will act on such education resulting in even higher competence in behaviour. They would also benefit from indepth consumer information as they have the knowledge/education to understand it and more importantly implement it in their behaviour. As this cluster appears to be the so called opinion leader cluster who gives advice and information on consumer related matters to the other clusters, it is important that this information and advice is accurate, up to date and not misleading. By educating this segment and training them as advisors and leaders one is indirectly educating the other clusters reliant on this group for advice.

The Cautious Cue-User is another important target for consumer education. This cluster is most similar and the next most competent to the Complete consumer and offers the next best potential pool of possible consumer leaders and advisors. This cluster is reasonably well informed and reasonably proficient in decision making but is erratic or negligent in information gathering and comparative shopping. Consumer education for this cluster should not only involve increasing their cognitive knowledge in decision making, resource management and citizen participation with in-depth consumer education but more importantly it should aim to motivate these consumers to seek and use sources of information available, which they are not currently doing. This cluster needs high quality easily accessed consumer information, as they are not that interested in getting more knowledge or information as indicated in Table 5.2. These consumers should have no problem in understanding and using the information, given their relatively high level of cognitive competence.

The Slightly Impulsive cluster, has a relatively low level of cognitive knowledge, but uses this knowledge to the full in their consumer behaviour. This cluster, as observed, is favourable to more information and education to improve their consumer skills. More consumer education, as opposed at this stage to consumer information, is required in all three concept areas in consumer education. These consumers should receive general consumer education, as opposed to in-depth consumer education, given their level of cognitive competence, to learn how to decide as well as acquire information. As has been pointed out the Slightly Impulsive consumers will more than likely use any knowledge that they receive, so there is no apparent need for "motivational" or "attitudinal" consumer education.

The Disinterested Cluster are the main target for this aforementioned motivational education. This particular cluster as highlighted by its

imposed label has very little interest in its role as a consumer or as pointed out in getting knowledge or education to help improve its consumer/buying skills. There is no point at this stage, even though it is needed, to direct consumer education on decision making, resource management and citizen participation at this cluster as it would be a waste of resources. Moreover any knowledge which they receive or are given is unlikely to be used in their behaviour, as outlined previously, as they simply would not act on it.

This cluster therefore can only be reached by informal consumer education i.e word of mouth possibly sourced from the recruited or present consumer leaders or advisors i.e the knowledgeable influential consumers (Complete Consumers). Ideally the Disinterested consumers should receive motivational consumer education; they should be alerted to the benefits of being a wise consumer, as outlined in Chapter 1, as a means of encouraging more competent behaviour. According to Wallendorf and Zaltman,¹⁰ as pointed out in Chapter 1, it is critical that consumer educators should spend considerable energies creating an awareness on the part of consumers of the potential values of more informed choices and that this by implication would develop a performance gap such that consumers, notably the Disinterested cluster in this case, would be receptive to available programmes and materials. As noted Wallendorf and Zaltman continued by stressing that the rate of adoption of consumer education is influenced by expectations about the effects deriving from adoption.¹¹ Two types of effects exists: incremental and preventive effects. If consumer education is perceived as a means for obtaining more value for money in purchases it would be considered an increment innovation. Preventive innovations, on the other hand, are those adopted to avoid some unpleasant happening.¹² The optimum strategy recommended is for consumer educators to stress both the incremental and the preventive effects.¹³

Finally the Confused cluster are the most in need of consumer education and as illustrated in Table 5.2 they are aware of this and are willing to receive more knowledge and education to help improve their consumer skills. This segment requires special attention. There is no point disseminating more consumer information to this cluster in their present state as it would simply confuse them even more. This group needs basic consumer education to learn the fundamentals of budgeting, purchasing and consumer participation. Written material in the form of decision guides that leads consumers through the examination of facts and figures, comparison of alternatives and proper decision making, budgeting and complaining procedures should be the content of this strategy. As this cluster, like the other clusters, becomes more competent the depth or complexity of the education and/or information should gradually increase. Local meetings, workshops or conferences led by the consumer leaders or advisors (consumer educators) would greatly assist this segment.

This study has illustrated that consumer education can not be directed to all consumers in a similar, unsegmented fashion. Some segments of consumers as observed can benefit from indepth consumer education or information, whereas others would be totally disinterested by it or totally confused by it. Consumer education programme strategies must recognize the specific characteristics of the consumer population. Consumer education, therefore, in order to be beneficial, to achieve optimal impact and effective use of resources, should be targeted to the different levels of competence and need, that exist within the various segments of the adult consumer population, which have been identified within the typology. As shown cognitive consumer competence is a pre-requisite but not a guarantee of competent behaviour. The different clusters identified have different levels of cognitive competence and different attitudes towards using this knowlegde. These are facts which consumer educators must

recognise in planning consumer education programmes.

The unique consumer typology developed in this study provides consumer educators in Ireland with a clear picture of their target audience and spells out the types/content of consumer education programmes needed to achieve optimum programme impact on Irish adults. It should therefore be an important ingredient in the future planning of adult consumer education programmes in Ireland.

5.3 Recommendations For Future Research

- Following the implementation of the recommendations contained in this research a post-study could be conducted, using the same questionnaire, as a means of testing the effectiveness of the proposed consumer education programmes on (1) changes in the cognitive competence of consumers of the categories of the various socio-demographic variables and (2) changes in behaviour, which could be achieved by examining the nature and sizes of the new typology of consumers (remembering that a typology is not a static or constant phenomenon) which should exist following implementation of the recommendations. It should be hypothesised that a larger proportion of the population should exhibit more competence in their behaviour.
- Another possible future area of research is to conduct a similar study to the present one, except to concentrate specifically this time on a particular product area.
- Research could also be conducted by companies or businesses that do decide to get involved in consumer education activities. These groups could perform before and after studies to assess change if any

in (1) consumers' image of the company/business as a whole (2) in the perceived quality of their products or services in terms of value and quality and more importantly (3) in the intentions to buy the companies' products or services, as a result of their consumer education initiatives. Findings in relation to these issues should indicate whether consumer education involvement is a realistic marketing opportunity for companies in Ireland.

- Finally, future research could also focus on the reporting of informal sources of consumer education like word-of-mouth, the media and other socialisation agents, an account of which appears to be lacking in the literature on consumer education. A future direction might be a consumer educational content analysis of these sources.

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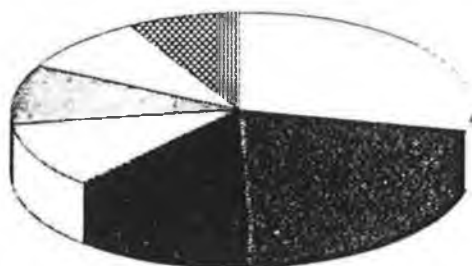
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Appendices.

Appendix (A).

**Breakdown of Major Areas
of Consumer Complaints.**

Breakdown of major areas of complaints (all sources):



		% of overall complaints
Clothes	2,058	14%
Cars (Secondhand)	1,456	10%
Footwear	884	6%
White Goods	759	5%
Furniture	698	4%
Miscellaneous Queries	650	4%
Food / Drink	568	3%
		46%

Other areas of complaint

Product Category	Number of Complaints
Professional Services	546
Floor Covering	472
Other Goods	468
House Repairs	442
T.V./Video	433
Houses	386
Refunds/Credit Notes/Deposits etc	368
Jewellery	342
Electrical Appliances	338
Dry Cleaning	320
Household Goods	316
Toys Books	286
Insurance	282
Household Fuel	251
Holidays (abroad)	251
Hi-Fi	199
Prams	169
Financial Services	147
Petrol Diesel	143
Prices	143
Bicycles	121

Product Category	Number of Complaints
Cars (New)	117
DIY/Tools	104
Car Repairs	95
Medical	87
Car Parts	82
Computers	82
Tobacco	78
Hairdresser	65
Entertainment	56
Telecom	52
Building	48
Cable TV	39
Toilet Requisites	39
Mail Order	30
Holidays (Home)	22
Restaurants	17
E.S.B.	13
C.I.E. Iarnrod Eireann	13
An Post	4
TOTAL (all areas of complaint)	14,539

Appendix (B).

Pilot Questionnaire.

For the following questions in Part A, B and C just call out the letter which you think corresponds to the most appropriate answer. Some of the questions you may find difficult, so don't worry if you don't know the appropriate response. Try not to guess, just call out "d" if you don't know or have no opinion.

Part A : Decision Making.

Q.1 Which one of the following products is harmful to the environment:

- (a) CFC-free refrigerators (c) CFC aerosol products
(b) smokeless fuels (d) don't know

Q.2 A product that is labelled *Environmentally Friendly* is:

- (a) absolutely safe to the environment
(b) unsafe to the environment
(c) comparatively safe to the environment
(d) don't know

Q.3 What are unit prices e.g price per Kg/lb most useful for:

- (a) seeing what the shop owner paid for a food item
(b) showing what an item would cost if bought in large quantities
(c) comparing prices of different brands and sizes of the same food
(d) don't know

Q.4 The very first step in a planned approach to buying clothes is to:

- (a) estimate the amount of money you have to spend
(b) identify and compare factors such as quality
(c) determine your clothing needs
(d) don't know

Q.5 When choosing a new electrical household appliance which you may need e.g a new washing machine, which of the following factors in your opinion is most important when selecting from alternative brands or models:

- (a) the price that is right for your budget
- (b) the quality of the appliance
- (c) the recommendations of the retailer
- (d) don't know

Q.6 When looking for information regarding the quality of a particular brand of appliance, which of the following sources of information is usually least helpful in making a wise decision:

- (a) Consumer magazines or reports
- (b) sales personnel
- (c) a friend or someone who has previously bought that particular appliance
- (d) don't know

Q.7 The most effective source of information for comparing the quality of major household appliances is:

- (a) Advertising
- (b) Product labels
- (c) Consumer magazines
- (d) don't know

Q.8 The most effective way the consumer can influence the selling price of products is to:

- (a) require Government regulation of prices
- (b) make informed decisions based on price and quality comparisons
- (c) buy only when well established price controls for products exist
- (d) don't know

Q.9 Guinness Light is no longer manufactured, this product like many other new products failed because of:

- (a) lack of brand advertising
- (b) too high a price
- (c) lack of consumer demand
- (d) don't know

Q.10 By choosing to buy Guaranteed Irish produce, instead of imports, Irish consumers are:

- (a) accepting lower quality products
- (b) reducing their standard of living
- (c) creating and securing more jobs in Ireland
- (d) don't know

Part B : Resource Management

Q.11 The purpose of a personal financial budget is to:

- (a) keep an accurate record of what has been spent
- (b) plan for spending based on anticipated income and goals
- (c) keep an accurate record of what has been earned
- (d) don't know

Q.12 If a family or individual borrows money or uses credit to purchase consumer goods, what is the effect of this on their future spending potential:

- (a) it will increase then decrease
- (b) it is decreased
- (c) it is increased
- (d) don't know

Q.13 The best indicator of the comparative cost of a personal loan or form of credit is the:

- (a) monthly repayment amount
- (b) interest rate
- (c) annual percentage rate
- (d) don't know

Q.14 Mrs. Murphy can buy a new clothes dryer for £200 cash. However she can also buy it on credit payable in 90 days but the cost will be £15 more. What is the true A.P.R% being charged if she decides to buy on credit:

- (a) $7\frac{1}{2}\%$
- (b) 40 %
- (c) 30 %
- (d) don't know

Q.15 Of the following products or services which would you least consider borrowing money in order to buy:

- (a) stereo-system
- (b) package holiday
- (c) education
- (d) don't know/ no opinion

Q.16 When looking for a short term savings account, a consumer should pay least attention to:

- (a) the future benefits being offered by opening the account
- (b) the gift or premium given for opening the account
- (c) the annual interest rate
- (d) don't know

Q.17 Which of the following criteria in your opinion is least important when making a purchase decision to buy a new video recorder:

- (a) product features
- (b) the effect of the purchase on your personal budget
- (c) the product/brand image
- (d) don't know/no opinion

Q.18 Which one of the following in your opinion is not a technique for wise grocery shopping:

- (a) shopping after eating
- (b) using unit pricing
- (c) buying only those products for which you have money off coupons
- (d) don't know/no opinion

Q.19 Voluntary conservation of natural resources by consumers will :

- (a) help increase the likelihood of imposed conservation by Government
- (b) help reduce the likelihood of higher prices being charged by business for products
- (c) help increase the prices being charged by Government for these resources
- (d) don't know

Q.20 If consumers use products and natural resources efficiently they will in the future:

- (a) Improve their spending power
- (b) reduce their spending power
- (c) increase production costs
- (d) don't know

Part C : Citizen Participation

Q.21 *A pair of shoes are offered for sale as being Irish made. You buy the shoes because of this. However when you get home , you find a small imprint on the sole saying "Made in Taiwan". You:*

- (a) Have no rights, closer inspection of these shoes would have revealed the label.
- (b) Are entitled to a credit note or replacement.
- (c) Are entitled to a refund
- (d) Don't know

Q.22 *You buy a shirt in a shop where there is a sign "**No Cash Refunds-Credit notes only for goods returned**". After a few days a number of buttons begin falling off the shirt. You straight away return the shirt for a refund, which you are refused. You are offered a credit note instead. You:*

- (a) Can do nothing, you saw the refund notice before purchase.
- (b) Can insist on a cash refund
- (c) Can do nothing, it is up to the retailer to decide whether he gives cash refunds or credit notes
- (d) Don't know

Q.23 *You see an advertisement for a well known brand of Sport shoes available at a very reasonable price at all branches of a certain chain of Sport stores. You go to your local branch and find that the offer does not apply there. You:*

- (a) Can buy the shoes at the advertised price
- (b) Can not buy the shoes at the advertisers price, since the retailer said the offer did not apply in his branch.
- (c) Can buy the shoes at a negotiated price, slightly higher than the advertised price but below the retailers asking price.
- (d) Don't know

Q.24 *You buy a three piece suite. After a short period of time you notice that the material covering is becoming bare in patches. You complain to the retailer who although acknowledging the fault in the material, says that he can do nothing except contact the manufacturer. You:*

- (a) Must accept this, defects come from the manufacturer therefore he is liable.
- (b) Can do nothing, you should have examined the material at the time of purchase.
- (c) Can insist on a refund or replacement from the retailer.
- (d) Don't know.

Q.25 *You buy a washing-machine from a discount store and sign the usual forms including a guarantee. At home you discover that the machine doesn't function properly. You read the guarantee, for the first time and find that it states "We do not hold responsibility for any defects or faults":*

- (a) The shop must carry out the repairs, but at your cost.
- (b) The shop has no responsibility and need not help you.
- (c) The shop must refund, replace or repair the machine free of charge.
- (d) Don't know.

Q.26 *You go into a clothes shop and see a pair of jeans which you try on and then decide to buy. When you go home and try them on again you decide that you don't like them:*

- (a) The retailer must give you a refund or a credit note.
- (b) You are not entitled to a refund or a credit note.
- (c) The retailer must exchange them.
- (d) Don't know.

Q.27 Can you name any Consumer Acts passed in Ireland ?

Q.28 Name any Consumer Bodies or organisations in Ireland you are aware of ?

Q.29 *You buy an expensive food blender which after a short period of use fails to work as it should. Name in the correct order the people or Organisations you would complain to about the product, until you received a satisfactory outcome*

1. _____

2. _____

3. _____

4. _____

5. _____

Q.30 Which, if any, of the following two services are you aware of

Small Claims Court []

The Consumer Personal Service []

Part D: Statements(show card)

Please state your level of agreement with the following statements about yourself. I will read out the statements one at a time to you. You then respond by calling out whether you **Strongly Agree** , **Agree** , **Neither Agree or Disagree** , **Disagree** or **Strongly Disagree** (as on the card) with each of the statements.

- Q.31 *I look carefully to find the best value for money.*
- Q.32 *My standards and expectations for products I buy are very high.*
- Q.33 *Once I find a product or brand I like, I stick with it.*
- Q.34 *I make my shopping trips fast.*
- Q.35 *The higher the price of a product, the better it's quality.*
- Q.36 *Environmentally friendly products are a good idea, but I tend not to buy them on a regular basis.*
- Q.37 *I examine, where possible, unit prices.*
- Q.38 *I generally decide on how much I can afford to spend on a particular product before I make a choice.*
- Q.39 *I always examine the labels on food products before I buy them.*
- Q.40 *I feel that I need to improve my buying skills.*
- Q.41 *I should plan my personal budget more carefully than I do.*

- Q.42 *If I am not satisfied with a particular product or service I always complain about it to the seller.*
- Q.43 *I am often impulsive when purchasing, buying things that I really want but don't really need.*
- Q.44 *I often buy things that I really can't afford.*
- Q.45 *A product doesn't have to be perfect, or the best, to satisfy me.*
- Q.46 *I usually don't give my purchases much thought or care.*
- Q.47 *Often I make careless purchases I later wish I had not.*
- Q.48 *The most advertised brands are usually very good choices.*
- Q.49 *I make special effort to choose the very best quality products.*
- Q.50 *All the information I get on different products confuses me.*
- Q.51 *I normally read a consumer magazine like Consumer Choice to pick out the best buy of a particular product.*
- Q.52 *I usually compare prices and choices in various shops before making a purchase decision.*
- Q.53 *I don't complain about unsatisfactory products because it simply isn't worth the time and effort.*
- Q.54 *I shop quickly buying the first product or brand that seems good enough.*
- Q.55 *I go to the same shop each time I look for a particular product.*
- Q.56 *I understand all the nutritional information on food labels.*

- Q.57 *I have favourite brands I buy over and over again.*
- Q.58 *I carefully watch how much I spend on various products.*
- Q.59 *I tend to delay a purchase when I don't have enough information or time.*
- Q.60 *I regularly watch consumer programmes on television like Look-Here or Watchdog.*
- Q.61 *I read many product brochures before making an important product choice.*
- Q.62 *I don't complain about unsatisfactory products because of the cost involved in doing so.*
- Q.63 *I honestly consider the impact on the environment of my product choices.*
- Q.64 *If looking for a personal loan I would not use the APR% to compare the cost of various loans.*
- Q.65 *The hard-to-please consumer with money in his pocket has greater power than the company which spends large amounts on advertising.*
- Q.66 *I don't complain to community leaders, to politicians or to business people as I feel that my opinions are irrelevant.*
- Q.67 *I am interested in constantly getting more knowledge and education to help improve my buying skills.*
- Q.68 *The more I learn about products, the harder it seems to choose the best one.*
- Q.69 *I prefer the best selling brands.*

Q.70 *The lower price products are usually my choice.*

Q.71 *I, along with other consumers, can have a great influence on the economy through our choice of products and services.*

Q.72 *I rely purely on the Government and consumer organisations to help protect me as a consumer from the powerful producers and suppliers of products and services.*

Q.73 *Advertising has the greatest influence on my purchase decisions.*

Q.74 *Shopping around for a product is an enjoyable activity for me.*

Q.75 *I often experience dissatisfaction with my product choices.*

Q.76 *I am very often asked for information, advice or opinions, by other people about their decision to buy products or services.*

Q.77 **Would you say that your major purchase decisions are made:**

- (a) entirely by yourself
- (b) mostly by yourself
- (c) equally with someone else
- (d) mostly with the help of someone else
- (e) entirely with the help of someone else

Q.78 **How Many of the following sources of information do you use in what you consider to be a major purchase decision:**

- Product Brochures
- Friends/Relatives
- Sales Personnel
- Consumer Magazines
- Advertising
- Other

Socio-Demographic Classification:

Q.79 Sex: M [] F []

Q.80 Age: 15--24 []
 25--44 []
 45--64 []
 65+ []

Q.81 Marital Status: Single []
 Married []
 Separated/ Divorced []
 Widowed []

Q.82 Do you have any children under the age of 15 yrs:

Yes []
No []

Q.83 What is the occupation of your Head of Household:

(By Head of Household I mean the person who contributes most to the Household income. If retired, the occupation before retirement. If Unemployed, the occupation before being made redundant. If a student, the occupation of your family Head of Household)

If in Civil Service, Defence Forces, Gardaí etc, what is the rank or grade

If Self Employed, Proprietor, Director, Manager or Supervisor (i.e. responsible for the work of others) for how many is he/she responsible

1, 2 []
3 - 5 []
6 - 12 []
13+ []

If other occupation, what is the precise job title

Q.84 At what level did you finish your full-time education:
(select appropriate letter)

- (a) still at secondary/post primary
- (b) still at 3rd level
- (c) finished at primary level []
- (d) finished at secondary/post primary
- (e) finished at 3rd level
- (f) no formal education

Q.85 Which of the following subjects have you studied:
(select appropriate letters)

- | | | | |
|------------------------|-----|----------------------|-----|
| (a) Economics | [] | (e) Civics | [] |
| (b) Domestic Science | [] | (f) Business Studies | [] |
| (c) Consumer Studies | [] | (g) Marketing | [] |
| (d) Consumer Education | [] | (h) Home Economics | [] |

Q.86 Are you a member of a Consumer Organisation:

- Yes []
- No []

Q.87 Are you a member of a community group that actively concerns itself in any way, with community, political or consumer affairs:

- Yes []
- No []

Appendix (C).

Final Questionnaire.

For the following questions in Part A, B and C just call out the letter which you think corresponds to the most appropriate answer. Some of the questions you may find difficult, so don't worry if you don't know the appropriate response. Try not to guess, just call out "d" if you don't know or have no opinion.

Part A: Decision Making.

Q.1 Which one of the following products is harmful to the environment:

- (a) CFC-free refrigerators
- (b) smokeless fuels
- (c) CFC aerosol products
- (d) don't know

Q.2 A product that is labelled *Environmentally Friendly* is:

- (a) absolutely safe to the environment
- (b) unsafe to the environment
- (c) comparatively safe to the environment
- (d) don't know

Q.3 What are unit prices e.g price per Kg/lb most useful for:

- (a) seeing what the shop owner paid for a food item
- (b) showing what an item would cost if bought in large quantities
- (c) comparing prices of different brands and sizes of the same food
- (d) don't know

Q.4 The very first step in a planned approach to buying clothes is to:

- (a) estimate the amount of money you have to spend
- (b) identify and compare factors such as quality
- (c) determine your clothing needs
- (d) don't know

Q.5 When choosing a new electrical household appliance which you may need e.g a new washing machine, which of the following factors in your opinion is most important when selecting from alternative brands or models:

- (a) the price that is right for your budget
- (b) the quality of the appliance
- (c) the recommendations of the retailer
- (d) don't know

Q.6 When looking for information regarding the quality of a particular brand of appliance, which of the following sources of information is usually least helpful in making a wise decision:

- (a) Consumer magazines or reports
- (b) sales personnel
- (c) a friend or someone who has previously bought that particular appliance
- (d) don't know

Q.7 The best source of information for comparing the quality of major household appliances is:

- (a) Advertising
- (b) Product labels
- (c) Consumer magazines
- (d) don't know

Q.8 The best way the consumer can influence the selling price of products is to:

- (a) require Government regulation of prices
- (b) make informed decisions based on price and quality comparisons
- (c) buy only when well established price controls for products exist
- (d) don't know

Q.9 *Guinness Light* is no longer manufactured, this product like many other new products failed because of:

- (a) lack of brand advertising
- (b) too high a price
- (c) lack of consumer demand
- (d) don't know

Q.10 By choosing to buy Guaranteed Irish produce, instead of imports, Irish consumers are:

- (a) accepting lower quality products
- (b) reducing their standard of living
- (c) creating and securing more jobs in Ireland
- (d) don't know

Part B : Resource Management

Q.11 The purpose of a personal financial budget is to:

- (a) keep an accurate record of what has been spent
- (b) plan for spending based on anticipated income and goals
- (c) keep an accurate record of what has been earned
- (d) don't know

Q.12 If a family or individual borrows money or uses credit to buy a product, what is the effect of this on their future spending potential:

- (a) it will increase then decrease
- (b) it is decreased
- (c) it is increased
- (d) don't know

Q.13 The best indicator of the comparative cost of a personal loan or form of credit is the:

- (a) monthly repayment amount
- (b) interest rate
- (c) annual percentage rate
- (d) don't know

Q.14 Mrs. Murphy can buy a new clothes dryer for £200 cash. However she can also buy it on credit payable in 90 days but the cost will be £15 more. What is the true A.P.R% being charged if she decides to buy on credit:

- (a) $7\frac{1}{2}\%$
- (b) 40 %
- (c) 30 %
- (d) don't know

Q.15 Of the following products or services which would you least consider borrowing money in order to buy:

- (a) stereo-system
- (b) package holiday
- (c) education
- (d) don't know/ no opinion

Q.16 When looking for a short term savings account, a consumer should pay least attention to:

- (a) the future benefits being offered by opening the account
- (b) the gift or premium given for opening the account
- (c) the annual interest rate
- (d) don't know

Q.17 Which of the following criteria in your opinion is least important when making a decision to buy a new video recorder:

- (a) product features
- (b) the effect of the purchase on your personal budget
- (c) the product/brand image
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Q.18 Which one of the following in your opinion is not a technique for wise grocery shopping:

- (a) shopping after eating
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Q.19 Voluntary saving of natural resources e.g gas, oil or coal by consumers will :

- (a) help increase the likelihood of imposed conservation by Government
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- (c) help increase the prices being charged by Government for these resources
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Part C : Citizen Participation

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4

Q.23 *You see an advertisement for a well known brand of Sport shoes available at a very reasonable price at all branches of a certain chain of Sport stores. You go to your local branch and find that the offer does not apply there. You:*

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- (c) The retailer must exchange them.
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Part D: Statements (show cards)

Please state your level of agreement with the following statements about yourself. I will read out the statements one at a time to you. You then respond by calling out whether you **Strongly Agree**, **Agree**, **Neither Agree or Disagree**, **Disagree** or **Strongly Disagree** (as on the card) with each of the statements.

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- 5
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- Q.70 *Shopping around for a product is an enjoyable activity for me.*
- Q.71 *I often experience dissatisfaction with my product choices.*
- Q.72 *I am very often asked for information, advice or opinions, by other people about their decision to buy products or services.*

Q.78 At what level did you finish your full-time education:

(select appropriate letter)

- (a) no formal education
- (b) finished at primary level
- (c) still at secondary/post primary
- (d) finished at secondary/post primary
- (e) still at 3rd level
- (f) finished at 3rd level

Q.79 Are you a member of a Consumer Organisation:

- Yes
- No

Q.80 Are you a member of a community group that actively concerns itself in any way, with community, political or consumer affairs:

- Yes
- No

Appendix (D).

JNLR Social Classification.

GUIDE TO GRADE "A" HOUSEHOLDS

UPPER MIDDLE CLASS

Grade 'A' (Cont'd)

Grade 'A' (Cont'd)

Accountant (chartered) - Own practice or partner/ Principal in practice with 12+ employees

Actor

Advertising Executive - Director/ Partner/ Principal in Agency with 12+ employees

Architect - Own practice or Partner/ Principal in practice with 12+ employees

Auctioneer Own business or Director/ Partner/ Principal in business with 12+ employees

Bank Manger (Large branch with 12+ employees)

Barrister - Own practice or Partner/ Principal in practice with 12+ employees

Botanist

Business Proprietor (with 12+ employees)

Buyer (Senior) in leading Wholesale/ Retail establishment

Captain - Irish Naval Service/ Large merchant vessel

Church Dignitaries (Bishop and above) any domonination

Civil Servant (Secretary/ Assistant (Secretary)

Colonel - Army

Commander - Irish Naval Service

Company Director (in firm with 12+ employees)

Company Secretary (in firm with 12+ employees)

County Planning Officer (Principal/ Senior Official; Local Govt.)

Dentist - Own practice or Partner/ Principal in Practice

Doctor - Own practice or Partner/ Principal in practice

Editor - National Newspaper or Magazine

Engineer - Senior (qualified with University degree) - own practice or Partner/ Principal in practice with 12+ employees

Fire Officer (Chief)

Garda (Chief Superintendent)

General - Lieutenant or Major - Army

Headmaster/ mistress - Large secondary school

Insurance Underwriter

Journalist (Senior) - own column in National Newspaper/ Magazine

Librarian - qualified, in charge of Large Library

Lieutenant Colonel - Army/ Air Corps

Manager of large Factory/ Business/ Hotel/ Department, etc. , responsible for 12+ employees

Matron of large Teaching Hospital

People living in comfort on Investments or Private Income
People (retired) where H/H would have been Grade 'A' before retirement

Physician

Physicist

Pilot (Commercial Airline)

Professor - University

Public Relations Executive - Director/ Principal/ Partner in Agency with 12+ employees

Research - Director/ Principal in Agency with 12+ employees

Scientist - Senior Industrial

Solicitor - Own practice or Partner/ Principal in practice with 12+ employees

Specialist - Medical Profession

Stockbroker

Surgeon

Surveyor (Chartered) - Own practice or partner/ Principal with 12+ employees

Town Clerk (City Manager, other Senior Principal Officer; Local Government)

Treasurer (Senior Principal Officer: Local Government)

Veterinary Surgeon - Own practice or Partner/ Principal in practice.

GUIDE TO GRADE "B" HOUSEHOLDS

MIDDLE CLASS

Accountant - Qualified; no practice;
employed as Executive
Architect - Qualified; no practice;
employed as Executive
Bank Manager (small branch office -
up to 12 employees)
Business Proprietor (with 3-12
employees)
Captain - Army/ Air Corps
Civil Servant (Principal Officer/
Assistant Principal Officer)
Commandant - Army/ Air Corps
Engineer (Qualified - University degree)
no practice; employed as Executive;
not Grade 'A'
Ensign - Irish Naval Service
Fire Officer - Assistant Chief
Garda - Superintendent/ Inspector
Headmaster/ mistress in Primary or
Secondary smaller school
Insurance Company Manger (Small
branch office - up to 12 employees)
Journalist - not Senior enough for
Grade 'A'
Lecturer - University or Technical
College
Librarian - Senior, Qualified; in
charge of small branch library

Grade 'B' (Cont'd)

Lieutenant, First - Army
Lieutenant - Commander - Irish Naval
Service
Local Government Officer - Senior
Manager of Factory/ Business/ Hotel/
Department responsible for 6-12
persons
Matron - Non - teaching Hospital
Parish Priest (or equivalent in any
denomination)
People, those with smaller private
incomes than Grade 'A' living
less luxuriously
People (retired); H/H before
retirement would have been Grade 'B'
Pharmacists - Qualified (University
degree); own business with
3-12 employees
Professional People - not yet established;
qualified less than 3 years
Sales Manager (Area) responsible for
6-12 persons
Sister/ Tutor in large hospital
Solicitor - Qualified; no practice;
employed as Executive; not Grade 'A'
Surveyor - Qualified; no practice;
employed as Executive; not Grade 'A'
Teacher - Senior Secondary; in charge
of Department
Technician - with degrees in Electronics/
Computers/ Aircraft/ Chemicals/ Nuclear
Energy

GUIDE TO GRADE "C1" HOUSEHOLDS

LOWER MIDDLE CLASS

Bank Clerk
Buyer (except Senior Buyer)
Civil Servant - (H.E.O./ Junior Executive
Officer/ Staff Officer/ Clerical Officer/
Clerical Assistant)
Clerical Employees - supervisory grades;
non - manual workers
Clerk (Articled)
Clerk (Despatch)
Clerk (Receptionist)
Clerk (Typist)
Clerk (National/ Local Government)
Clerk (Insurance)
Commercial Traveller/ Company
Representative
Curate (or equivalent in any denomination)
Draughtsman
Driving Instructor
Entertainer (Actor, Musician, etc. - main
occupation but not well know
or established)
Garda Sergeant
Insurance Agent - door-to-door
Laboratory Assistant
Leading Seaman - Irish Naval Service
Lecturer - Junior, University
Library Assistant - not fully qualified
Librarian
Lieutenant - Second/ Cadet - Army
Lieutenant - Sub - Irish Naval Service

GUIDE TO GRADE 'C2' HOUSEHOLDS

Grade 'C1' (Cont'd)

Machine (Office) Operator (Punch card, Calculating, Accounting only).
 Manager of Factory/ Business/ Hotel/ Office/ Department - responsible for 1-5 persons
 Midwife
 Nun - any denomination; not those with special responsibilities
 Nurse - Student, Staff, Sister - all State registered
 People (retired) who before retirement would have been Grade 'C1' ; who have pensions other than State or very modest private means
 Petty Officer - Irish Naval Service
 Physiotherapist
 Proprietor - Shop or Business - with 1-2 paid employees
 Radiographer
 Receptionist
 Secretary
 Sergeant - Army
 Student at any third level institution
 Teacher - Primary, Secondary, Vocational - without special responsibilities
 Technician/ Engineer - (no degree but Technical/ Professional qualification)
 Telegraphist
 Telephonist
 Telex Operator
 Typist
 Warrant Officer - Irish Naval Service

SKILLED WORKING CLASS

A.A. Patrolman
 Ambulance Driver
 Baker
 Barber
 Barman - Head - in charge of others
 Blacksmith
 Brewer
 Bricklayer
 Cabinet Maker
 Carpenter
 Charge - Hand
 Chef
 Coach Builder
 Cobbler (Shoemaker)
 Compositor
 Coppersmith
 Corporal - Army
 Dental Mechanic/ Technician
 Driver - Bus
 Driver - Long Distance Heavy Lorry
 Driver and Shunter (Engine)
 Driver - Taxi, Who owns his own taxi
 Dressmaker
 Electrician
 Electrotyper
 Engaver (Process)
 Excavator (Crane Driver)
 Filler
 Finisher - Paper & Board Manufacturer
 Fireman - not leading
 Fitter - Electrical
 Fitter - Mechanical
 Foreman
 Furnace Man

Grade 'C2' (Cont'd)

Ganger
 Garda - ordinary
 Gardener/ Groundsman - Head - in charge of other employees
 Glazier
 Grinder
 Guard - Goods & Passenger
 Hewer
 Housekeeper - in charge of others
 Joiner
 Knitter - skilled in Hoisery/ knitted goods
 Linesman (ESB)
 Linotype Operator
 Machine Man
 Maltster
 Manager - small shop; does most of work; not in charge of anyone
 Mason
 Millwright
 Miner
 Motor Mechanic
 Moulder
 Nylon (skilled in production)
 Overlooker
 Overseer (mainly manual work)
 Panel Beater
 Painter
 Pastry Cook

Grade 'C2' (Cont'd)

People (retired) who before retirement would have been Grade 'C2' ; very modest private means; small pensions other than state
 Plasterer
 Plater
 Plumber
 Prison Officer
 Proprietor - small shop; no paid employees
 Putter

 Riveter

 Seaman - Able - Irish Naval Service
 Security Officer (e.g. Securicor etc.)
 Self - employed - Skilled; no paid employees - unskilled; 1-4 employees
 Setter
 Shipwright
 Shop Assistant - Head - in charge of others
 Signalman
 Sorter - Post Office
 Smelter
 Sprayer
 Sterotyper
 Stevedore

 Tailor - Cutter & fitter
 Telephone Installer
 Toolmaker
 Turner
 Typesetter

 Upholsterer

 Vehicle Builder

 Waiter - Head - in charge of others
 Weaver
 Welder

GUIDE TO GRADE 'D' HOUSEHOLDS

OTHER WORKING CLASS

Apprentices (those apprenticed to skilled trades)
 Assembler
 Attendant in Hospital

 Barman (no special training/ responsibilities)
 Blender
 Boilerman
 Bottler
 Breadman

 Carder
 Caretaker
 Chimney Sweep
 Cleaner
 Comber
 Conductor (Bus)
 Cook

 Docker (Dock Worker)
 Domestic Servant
 Dough Mixer
 Doubler
 Drawer
 Dustbin man/ refuse collector
 Dyer

 Fisherman
 Forestry Worker

 Gardener/ Groundsman (not in charge of others)
 Gardener (Market) - no employees

 Housekeeper (Not in charge of others)

Labourer
 Laundry Worker
 Lorry Driver (Local)

 Machinist (Tailoring)
 Mate (to those of 'C2' occupation category)
 Meter Reader
 Milkman

 Opener
 Oven - man

 Park - keeper
 People (retired) who before retirement would have been Grade 'D' ; have small pensions other than State; very modest private means
 Porter - Railway/ Hospital
 Postman
 Presser
 Processor
 Private or equivalent - Army

 Roundsman

 Seaman - Ordinary - Irish Naval Service
 Shop Assistant - no special training/ responsibilities
 Spinner
 Storeman/ Storekeeper - no special training/ responsibilities

 Taxi Driver (who does not own cab)
 Textile Printer
 Ticket Collector
 Tractor Driver
 Twister

Grade 'D' (cont'd)

Underground worker - unskilled
 Van Driver/ Van Salesman
 Waitress/ Waiter (unless Head
 Waiter)
 Warehouseman
 Watchman
 Window Cleaner
 Woollorter
 Workers in general who are
 unskilled or semi - skilled

GUIDE TO GRADE 'E' HOUSEHOLDS
 LOWEST LEVEL OF SUBSISTENCE

Casual/ Part - time or lowest grade
 workers
 Pensioner - Old age, disability,
 Widows Pension - who are dependent
 on State Aid or Pensions only,
 with no other source of income
 People who are unable to take their
 place in the higher grades owing
 to periods of sickness/ unemployment
 or lack of opportunity and are
 dependent on Social Security or
 whose private means are so modest
 as to be no more than basic
 Social Security payments
 Respondents will only be graded
 'E' if the Head of the Household is
 'E' and no other member of family
 is the Chief Wage Earner

GUIDE TO GRADE 'F 50+' HOUSEHOLDS
 LARGE FARMERS

Farmers or Farm Mangers of holdings
 of 50 acres or more

GUIDE TO GRADE 'F 50-' HOUSEHOLDS
 SMALL FARMERS

Farmers or Farm Mangers with
 holdings of less than 50 acres
 Farm Workers/ Labourers

Appendix (E).

Census Social Classification.

SOCIAL CLASSES
LIST OF CONSTITUENT OCCUPATIONS

Occup- ational Code No.	Social Class and Occupation	Occup- ational Code No.	Social Class and Occupation
SOCIAL CLASS 1			
	Higher Professional, Higher Managerial, Proprietors and Farmers farming 200 or more acres	373	Technologists
		374	Chartered, hydrographic and quantity surveyors
		378	Aircraft pilots, navigators and flight engineers
		379	Veterinary pathologists
		380	Bacteriologists, pathologists, pharmacologists, physiologists
		381	Other life scientists
		383	Medical practitioners
		384	Dental practitioners
		387	Veterinary surgeons
		391	Business, economic and marketing consultants, advisers and researchers
		392	Mathematicians, statisticians and actuaries
		394	Accountants
		395	Judges, barristers and solicitors
		396	Professed clergymen and nuns
		398	University professors and lecturers
		409	Professional workers not included elsewhere
		SOCIAL CLASS 2	
	Lower Professional, Lower Managerial, Proprietors and Farmers farming 100-199 acres		
		201	Farmers (horse, pig or poultry)
		202	Other farmers farming 100-199 acres
		203	Farmers' sons (-in-law) and daughters (-in-law) assisting on farms of 100-199 acres
		204	Farmers' other relatives assisting on farms of 100-199 acres
202	Farmers (other than horse, pig or poultry) farming 200 or more acres		
203	Farmers' sons (-in-law) and daughters (-in-law) assisting on farms of 200 or more acres		
204	Farmers' other relatives assisting on farms of 200 or more acres		
291	Builders and contractors, self-employed, with employees		
332	Proprietors of filling stations or garages, self-employed, with employees		
333	Publicans, wine merchants, off-licence proprietors etc., self-employed, with employees		
334	Other proprietors in wholesale or retail trade, self-employed, with employees		
339	Insurance brokers and financial agents, higher professional		
341	Valuation surveyors		
346	Working proprietors in catering/lodging services, self-employed, with employees not included elsewhere		
365	Legislative officials and government administrators		
366	Senior officials in Civil Service and Local Authorities		
368	Managers and company secretaries		
369	Physical scientists		
371	Engineers		
372	Architects and town planners		

Social Classes

List of Constituent Occupations

Occupational Code No.	Social Class and Occupation	Occupational Code No.	Social Class and Occupation
SOCIAL CLASS 2 (CONTD.)		344	Auctioneers, valuers and other salesmen
Lower Professional, Lower Managerial, Proprietors and Farmers farming 100-199 acres (contd.)		345	Managers of hotels, restaurants, hostels, clubs, etc.
205	Farm managers	346	Working proprietors in catering/lodging services, self-employed without employees not included elsewhere
207	Market gardeners and nursery men (landholders)	356	Garda Siochana (senior ranks)
220	Telecommunications technicians	363	Proprietors in other service industries
223	Electrical and electronic engineering technicians not included elsewhere	367	Government executive officials
291	Builders and contractors, self-employed without employees	370	Physical science technicians
296	Interior decorating consultants and designers	375	Estimators, work study officers, quality control technicians, etc.
320	Transport and communication inspectors and supervisors not included elsewhere	376	Draughtsmen
328	Clerical supervisors	377	Ships' officers
329	Managers of filling stations and garages	382	Life sciences technicians
330	Bar or public house managers	385	Pharmacists and dispensers
331	Other managers in wholesale or retail trade	386	Health inspectors, cardiographers, nutritionists, etc.
332	Proprietors of filling stations or garages, self-employed without employees	388	Cattle testers and milk inspectors
333	Publicans, wine-merchants, off-licence proprietors, etc., self-employed without employees	389	Nurses
334	Other proprietors in wholesale or retail trade, self-employed without employees	390	Opticians, therapists, chiropodists, medical X-ray personnel, etc.
338	Insurance agents	393	Systems analysts and computer programmers
340	Insurance brokers and financial agents, other than higher professional	397	Religious occupations other than professed clergymen and nuns
		399	Teachers
		400	Authors, journalists and editors
		402	Painters, sculptors and commercial artists
		403	Industrial designers
		404	Actors, entertainers and musicians
		406	Technical inspectors not included elsewhere
		407	Social workers
		408	Personnel officers

Social Classes

List of Constituent Occupations

Occupational Code No.	Social Class and Occupation	Occupational Code No.	Social Class and Occupation
	SOCIAL CLASS 2 (contd.)	347	Matrons, superintendents, supervisors of schools, etc.
	Lower Professional, Lower Managerial, Proprietors and Farmers farming 100-199 acres (contd.)	350	Chefs and cooks
410	Technical and related workers not included elsewhere	355	Barbers, hairdressers and beauty consultants
411	Commissioned officers, Armed Forces	357	Garda sergeants and lower ranks
	SOCIAL CLASS 3	358	Watchmen and related workers
	Other Non-Manual and Farmers farming 50-99 acres	359	Air hostesses or stewards
202	Farmers (other than horse, pig or poultry) farming 50-99 acres	360	Dental nurses
203	Farmers' sons (-in-law) and daughters (-in-law) assisting on farms of 50-99 acres	362	Broadcasting operators, film editors, projectionists
204	Farmers' other relatives assisting on farms of 50-99 acres	364	Service workers not included elsewhere
214	Fishery Board agents and inspectors	401	Photographers and camera operators
307	Foremen and supervisors of manual workers	405	Sportsmen and related workers
316	Typists and key-punch operators		SOCIAL CLASS 4
317	Book-keepers, cashiers and related workers		Skilled Manual and Farmers farming 30-49 acres
318	Computing machine operators	202	Farmers (other than horse, pig or poultry) farming 30-49 acres
319	Air and land transport controllers	203	Farmers' sons (-in-law) and daughters (-in-law) assisting on farms of 30-49 acres
325	Telephone, telegraph and radio operators	204	Farmers' other relatives assisting on farms of 30-49 acres
326	Warehouse and despatch clerks	208	Gardeners - skilled
327	Clerical workers not included elsewhere	212	Foresters and skilled forestry workers
335	Commercial travellers and manufacturers' agents	215	Fishermen, etc.
		216	Mine and quarry workers
		219	Telephone installers, repairers and mechanics
		221	Linesmen and cable jointers
		222	Electricians and electrical fitters
		224	Radio and television mechanics
		226	Motor mechanics

Social Classes
List of Constituent Occupations

Occupational Code No.	Social Class and Occupation	Occupational Code No.	Social Class and Occupation
	SOCIAL CLASS 4(contd.)		
	Skilled Manual and Farmers farming 30-49 acres(contd.)		
228	Fitters and other mechanics	257	Weavers and related workers
230	Other vehicle builders and skilled workers in motor vehicle and cycle assembly	258	Bleachers, dyers and finishers
231	Plumbers and gas fitters	261	Upholsterers and related workers
232	Sheet metal workers	262	Tailors and dressmakers
233	Structural metal and metal plate workers	263	Cutters
234	Welders and cutters	267	Millworkers; skilled
235	Machine tool setters and operators	268	Bakers, pastrycooks and biscuit makers
236	Precision instrument and watch and clock makers	273	Makers of beverages
237	Goldsmiths, silversmiths and jewellery makers	277	Compositors, monotype and linotype operators
238	Metal casters, moulders, setters, drawers, etc., furnace and smelter workers (metals)	278	Printers (so described)
239	Metal coaters, platers, benders, etc.	280	Printing press operators
242	Dental, orthopaedic and optical craft workers	281	Paper and printing workers not included elsewhere
244	Blacksmiths and other metal workers	283	Glass and ceramics workers
245	Wood preparation workers	284	Workers in rubber and rubber products
246	Cabinet makers	288	Craftsmen not included elsewhere
247	Carpenters and joiners	290	Clerks of works
248	Woodworking machinists	292	Bricklayers
249	Wood carvers, finishers and assemblers	293	Masons and stone cutters
250	Other wood and wooden furniture makers	294	Plasterers
251	Tanners, fellmongers and pelt dressers	295	Other tradesmen
253	Boot and shoe makers (factory); skilled	297	Painters and decorators
254	Boot and shoe makers and repairers (not factory)	298	Crane and hoist operators; riggers and cable splicers
255	Other skilled leather workers	299	Earth moving and other construction machinery operators
		308	Railway engine drivers and firemen
		310	Sailors; skilled
		312	Drivers of buses
		313	Drivers of other road passenger vehicles
		314	Drivers of road goods vehicles

Social Classes

List of Constituent Occupations

Occupational Code No.	Social Class and Occupation	Occupational Code No.	Social Class and Occupation
	SOCIAL CLASS 5		
	Semi-Skilled Manual and Farmers farming less than 30 acres		
202	Farmers (other than horse, pig or poultry) farming less than 30 acres	265	Clothing workers not included elsewhere
203	Farmers' sons (-in-law) and daughters (-in-law) assisting on farms of less than 30 acres	266	Mill workers; semi-skilled
204	Farmers' other relatives assisting on farms of less than 30 acres	269	Makers of sugar and chocolate confectionery, jams and jellies
210	Livestock (non-farm) workers	270	Milk processors and makers of dairy products
211	Agricultural workers, n.e.s.	271	Meat curers, canners and preservers
213	Forestry labourers and workers	272	Makers of food not included elsewhere
218	Turf workers, excluding bog labourers	274	Makers of tobacco products
225	Electrical fitters and related workers not included elsewhere	275	Makers of paper and paperboard
227	Bicycle repairers and mechanics	276	Makers of products of paper and paperboard
229	Assemblers of vehicles, motor cycles and bicycles	279	Printing machine minders and feeders
240	Metal goods inspectors, assemblers and testers	282	Gas and chemical workers
241	Metal furniture workers, jointers and solderers	285	Workers in plastics
243	Refuellers, oilers and greasers	286	Glass formers, potters and related workers not included elsewhere
252	Boot and shoe makers (factory); semi-skilled	287	Non-metallic mineral product makers
256	Spinners, doublers, winders and reelers	289	Production workers not included elsewhere
259	Knitters and knitting hosiery machine operators	300	Dock labourers
260	Occupations related to spinning, weaving, knitting and dyeing	301	Packers and bottlers
264	Sewers, embroiderers and machinists	302	Stationary engine operators
		309	Signalmen and level crossing keepers
		311	Sailors, other than skilled
		315	Transport equipment operators not included elsewhere
		321	Ticket checkers, collectors and inspectors (railways)
		322	Bus conductors
		323	Postmen and post office sorters
		336	Shop assistants and related workers
		337	Bar attendants
		342	Roundsmen
		348	Waiters and waitresses
		349	Canteen and related workers

Social Classes

List of Constituent Occupations

Occupational Code No.	Social Class and Occupation	Occupational Code No.	Social Class and Occupation
SOCIAL CLASS 5 (contd.)		303	Lorry drivers' helpers
Semi-Skilled Manual and Farmers farming less than 30 acres (contd.)		304	Porters working in the transport sector
353	Caretakers	305	Other porters
354	Laundry and dry-cleaning workers	306	Labourers and unskilled workers not included elsewhere
361	Hospital and ward orderlies; hospital porters and attendants	324	Messengers
412	Armed Forces, n.e.s.	343	Street vendors, hawkers, newspaper sellers
SOCIAL CLASS 6		351	Domestic servants and related workers
Unskilled Manual		352	Charwomen and cleaners
206	Agricultural labourers	SOCIAL CLASS 7	
209	Groundsmen, gardeners (unskilled) and gardeners' labourers	Social Class Unknown	
217	Bog labourers - 523	413	Gainfully occupied but occupation not stated
		202	Retired farmers where the acreage of the land previously farmed is not known.

Appendix (F).

Code-Book.

Name of Interviewer: _____

Class: _____

Interview Area/Ward: _____

Date of Interview: _____

Time of Interview: _____

Name of Respondent: _____

Full Address: _____

Tel: _____

Respondent No:

Q.1 (a) 0, (b) 0, (c) 1, (d) 0

Q.14 (a) 0, (b) 0, (c) 1, (d) 0

Q.2 (a) 0, (b) 0, (c) 1, (d) 0

Q.15 (a) 0, (b) 1, (c) 0, (d) 0

Q.3 (a) 0, (b) 0, (c) 1, (d) 0

Q.16 (a) 0, (b) 1, (c) 0, (d) 0

Q.4 (a) 0, (b) 0, (c) 1, (d) 0

Q.17 (a) 0, (b) 0, (c) 1, (d) 0

Q.5 (a) 1, (b) 0, (c) 0, (d) 0

Q.18 (a) 0, (b) 0, (c) 1, (d) 0

Q.6 (a) 0, (b) 1, (c) 0, (d) 0

Q.19 (a) 0, (b) 1, (c) 0, (d) 0

Q.7 (a) 0, (b) 0, (c) 1, (d) 0

Q.20 (a) 1, (b) 0, (c) 0, (d) 0

Q.8 (a) 0, (b) 1, (c) 0, (d) 0

Q.21 (a) 0, (b) 0, (c) 1, (d) 0

Q.9 (a) 0, (b) 0, (c) 1, (d) 0

Q.22 (a) 0, (b) 1, (c) 0, (d) 0

Q.10 (a) 0, (b) 0, (c) 1, (d) 0

Q.23 (a) 1, (b) 0, (c) 0, (d) 0

Q.11 (a) 0, (b) 1, (c) 0, (d) 0

Q.24 (a) 0, (b) 0, (c) 1, (d) 0

Q.12 (a) 0, (b) 1, (c) 0, (d) 0

Q.25 (a) 0, (b) 0, (c) 1, (d) 0

Q.13 (a) 0, (b) 0, (c) 1, (d) 0

Q.26 (a) 0, (b) 1, (c) 0, (d) 0

Q.27 - Q.72 Strongly Agree=5, Agree=4, Neither.=3, Disagree=2, Strongly Disagree =1

Q.27	<input type="checkbox"/>	Q.43	<input type="checkbox"/>
Q.28	<input type="checkbox"/>	Q.44	<input type="checkbox"/>
Q.29	<input type="checkbox"/>	Q.45	<input type="checkbox"/>
Q.30	<input type="checkbox"/>	Q.46	<input type="checkbox"/>
Q.31	<input type="checkbox"/>	Q.47	<input type="checkbox"/>
Q.32	<input type="checkbox"/>	Q.48	<input type="checkbox"/>
Q.33	<input type="checkbox"/>	Q.49	<input type="checkbox"/>
Q.34	<input type="checkbox"/>	Q.50	<input type="checkbox"/>
Q.35	<input type="checkbox"/>	Q.51	<input type="checkbox"/>
Q.36	<input type="checkbox"/>	Q.52	<input type="checkbox"/>
Q.37	<input type="checkbox"/>	Q.53	<input type="checkbox"/>
Q.38	<input type="checkbox"/>	Q.54	<input type="checkbox"/>
Q.39	<input type="checkbox"/>	Q.55	<input type="checkbox"/>
Q.40	<input type="checkbox"/>	Q.56	<input type="checkbox"/>
Q.41	<input type="checkbox"/>	Q.57	<input type="checkbox"/>
Q.42	<input type="checkbox"/>	Q.58	<input type="checkbox"/>

Q.59

Q.73

Male 1
Female 2

Q.60

Q.61

Q.74

15-24 1
25-44 2
45-64 3
65 & Over 4

Q.62

Q.63

Q.64

Q.75

Single 1
Married 2
Sep/Div 3
Widowed 4

Q.65

Q.66

Q.76

Yes 1
No 2

Q.67

Q.68

Q.77

ABC1 1
C2DE 2

Q.69

Q.78

(a) no formal education 1
(b) finished at primary level 2
(c) still at 2nd level 3
(d) finished at 2nd level 4
(e) still at third level 5
(f) finished at third level 6

Q.70

Q.71

Q.72

Q.79

Yes 1
No 2

Q.80

Yes 1
No 2

Appendix (G).

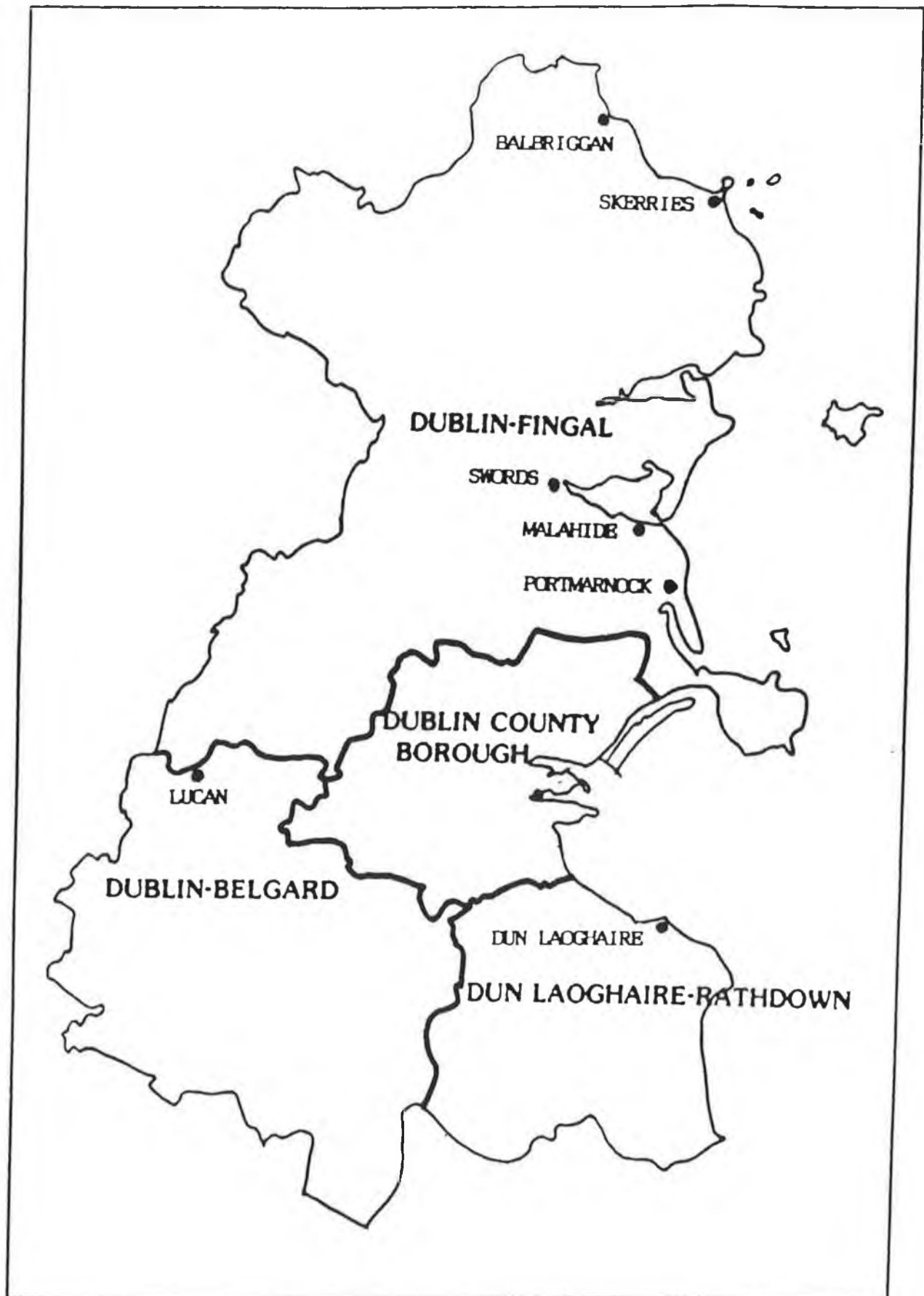
Likert Scale Card.

Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
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Appendix (H).

Map of Dublin County Borough Region.

DUBLIN COUNTY AND COUNTY BOROUGH



Appendix (I).

List of Selected Sampling Points.

North Dublin County Borough

Ashtown A.
Ballygall C.
Ballymun F.
Botanic A.
Cabra West B.
Clontarf East A.
Drumcondra South B.
Finglas South B.
Grange D.
Kilmore A.
North Dock A.
Priorswood D.

South Dublin County Borough

Crumlin D.
Kilmainham B.
Mansion House A.
Pembroke East A.
Rathfarnham.
Rathmines West D.
Terenure B.
Ushers F.

Appendix (J).

Interviewer Assignment Sheet.

Example of Interviewer Assignment Sheet

Rathmines West D.

Auburn House
 Auburn Villas
 Belville Ave.
 Fairfield Park
 Frankfort Ave.
 Garville Court
 Garville Road
 Highfield Road
 Madison House
 Maxwell Court
 Maxwell House
 Maxwell Road
 York Ave
 York Road

Neville Road
 Rathgar Road
 Rathmines Ave
 Rathmines Close
 Rathmines Park
 Rathmines Road, Upper
 Roland Court
 Templemore Ave
 Vernon Grove
 Villiers Road
 Woodleigh Ash
 Woodleigh Elm
 Woodleigh Oak

Quota Controls

1 M/15-24	ABC1	4 F/15-24	ABC1
2 M/15-24	C2DE	2 F/15-24	C2DE
6 M/25-44	ABC1	7 F/25-44	ABC1
1 M/25-44	C2DE	2 F/25-44	C2DE
2 M/45-64	ABC1	1 F/45-64	ABC1
1 M/65+	ABC1	1 F/65+	ABC

Interviewers

Thomas Ryan (B)
 Marie Harte (B)
 Camila Kenny (B)
 Eva Moloney (B)
 Carmill Gill (B)
 Anne Brennan (B)