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Consumer Education Workshop Conducted at the University of Dayton

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DAYTON, Ohio, July 11, 1967 --- "Low income families should be trained to spend their money wisely" is the philosophy of a Consumer Education Workshop to be conducted on the University of Dayton campus from July 31 through August 4.

The workshop, a result of an April-May study by the University's Professor Harry C. Murphy and the West Dayton Self-Help Center, is principally aimed toward welfare workers, staff workers from charitable organizations of all faiths, teachers and ministers from low income areas and staff people from the Office of Economic Opportunity.

This continuing consumer education project, in a sense, bypasses the theory that we try to improve the financial lot of the disadvantaged. It assumes the responsibility of now and directs its efforts toward the particular problems of low-income households in three areas---managing money, effective use of credit and buying goods and services.

To accomplish these aims, says Mr. Murphy, the workshop anticipates that participants in the project will train low income people to help the disadvantaged in their own areas. Mr. Murphy calls it the training of indigenous people in helping their peers to understand the managing of money and the proper buying habits.

Three experts in the field will serve as faculty for the workshop. Mrs. Edna DeCoursey Johnson from Baltimore, who directs the second largest consumer education program in the country, will be at UD to discuss organizational methods to improve consumer education. Mrs. Robert (Helen) Cissell, home economist and consumer education chairman of the Consumer Conference of Greater Cincinnati, will speak on education used in training home management aides.

Dr. Milton Huber, associate professor of consumer affairs on the Milwaukee campus of the University of Wisconsin, will lead sessions on consumer problems and programs among low income groups with special emphasis on the need for credit and the abuses of it along legal rights and remedies.

In Mr. Murphy's survey, which was co-sponsored by Mr. James Miller of the West Dayton Self-Help Center, it was found that the low income buyers make careful use of their limited buying power. The majority of the respondents said they have a system for keeping track of how they spend their money and that they shop around before buying. Twice as many prefer shopping downtown to neighborhood stores; however, only a minority of the families have automobiles and this limits their shopping horizons.

About one-third indicated shopping by mail or telephone and many buy from door-to-door salesmen, although the majority of them believe they pay more in doing so. The great majority of problems acknowledged by respondents were economic. Forty-two per cent reported incomes of less than \$200 a month, 37% from \$201 to \$400, and 21% more than \$400 per month.

One of the immediate outcomes of the survey was the introduction of an intensive one-week course in "Stretching the Dollar," conducted by Mrs. Iris Macomber, Montgomery County Extension Agent, Home Economics, at the West Side Self-Help Center for the information aides who served as interviewers in the survey.

Mr. Murphy hopes that through government aid the project may be a continuing one. The federal government, through Title I, Higher Education Act, has given \$16,334 to the survey and workshop while the University has contributed \$6,322.

Mr. Murphy hopes that a library and bibliography can be established along with continued education programs in this area.