

# consumer education for today's youth

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Sharon Y. Nickols  
Claire L. Powell

Adolescent consumers play an increasingly important role in the American economy. When the Rand Youth Poll conducted its first survey of adolescent spending in 1950, American teenagers spent \$5 billion, compared to \$26.1 billion spent in 1976.<sup>1</sup> Today's teenage consumers have more money available to them, exercise more influence on their families' purchase decisions, and acquire their own purchasing habits and product preferences at an earlier age.<sup>2</sup>

To better understand the factors that influence adolescent consumers, we surveyed 440 randomly selected youth attending 4-H Round-Up at Oklahoma State University in May, 1977. Two-thirds of the adolescents were 13 to 15 years old, the other one-third was 16 to 19 years old. Girls made up 56% of the sample; 44% were boys. Eighty percent lived in small towns of less than 5,000 population or in rural settings. Eight percent lived in urban and suburban areas; the remainder lived in towns with a population between 5,000 and 25,000.

## **How Adolescents Spend Their Money**

We asked the 4-H members to select and rank 5 items from a list of 10 kinds of purchases according to frequency of purchase. Girls spent their money for clothing, recreation, personal grooming articles, meals away from home (including school lunch), and school expenses. Boys' most frequent expenditures were for recreation, snacks, meals away from home, clothing, and hobbies. Records, tapes, and magazines was a purchase category mentioned, but wasn't in the top five.

## **Teenagers' Shopping Companions**

Regardless of age or sex, the majority of the teenagers reported they shopped with their mothers more often than with anyone else. Friends were the second most frequent

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*Sharon Y. Nickols:* Assistant Professor, Department of Housing, Design and Consumer Resource, Oklahoma State University—Stillwater, and  
*Claire L. Powell:* Extension Home Economist, Creek County, Oklahoma  
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shopping companion, while brothers and sisters were third. Fathers were generally ranked low in their frequency of shopping with their adolescent children.

Since mothers were the most frequent shopping companion, it's not surprising that their mothers helped them the most in making purchase decisions. This finding agrees with a recent study of youth purchase behavior conducted in California.<sup>3</sup> Most previous research indicated that adolescents' purchase decisions were most influenced by peers.<sup>4</sup>

Even though the Oklahoma youth didn't often shop with their fathers, 40% of the males ranked their fathers first or second for help in making purchase decisions. When asked about specific categories of purchase, the adolescents overwhelmingly reported they relied on their mothers to give them help when purchasing clothing and food and on their fathers when purchasing a car. Friends were asked for advice on buying records and tapes.

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### **Sources of Consumer Information**

Teenage consumers were asked to describe their shopping habits and the sources of consumer information they found useful. Responding to a series of questions, they evaluated their own consumer behavior or consumer information from various sources.

The adolescents said they almost always engaged in the following buying habits when shopping: comparing prices before deciding where and which brand to buy, reading labels, and preferring well-known brands. The youths reported they seldom read consumer information magazines.

We asked them to rank 19 different sources of consumer information by how helpful each source was when making purchase decisions. Types of consumer information considered useful were: parents' comments, friends' comments, personal observation and examination, store displays, labels and warranty information, and 4-H projects. The younger group (13-15 years old) reported they relied on TV ads for consumer product information and they considered the county Extension office a beneficial source of information.

At least 40% of the youth hadn't been involved in any formal consumer education experiences—home economics or general business classes, or the 4-H Consumer Education

Project. Only 18% of the sample had been enrolled in the 4-H Consumer Education Project—with girls participating in the project more often than boys.

### **Suggestions for Consumer Education**

Educated consumers are an essential ingredient in a modern economy. Without being informed of market alternatives or being aware of one's goals and preferences, the adolescent consumer will probably be dissatisfied with purchases. Understanding the economic system, becoming aware of sources of consumer information and how to use them, developing skills in decision making, and accepting consumers' rights and responsibilities are all aspects of consumer education identified as objectives of the National Program Development Committee and Task Force.<sup>5</sup>

On the basis of our study, we feel the following programs are needed to improve the consumer education thrust of 4-H:

1. As 4-H project literature is developed and updated, a section on the consumer aspects of the project should be included. This would integrate consumer education into the overall 4-H project categories.
2. Further development of the Consumer Education Project is needed. The 4-H members surveyed in our study indicated that the project manual is one of the best resources for information. This method of information dissemination and education should be continued, and perhaps supplemented by cassette tapes on specific consumer topics.
3. Consumer skills should be taught at an early age. Our study indicates 13-15 year olds are more interested in consumer education and use the Extension office as a source of information more than older adolescents.
4. Examples used in consumer education should relate to youth interests and purchase decisions—for example, recreation, clothing, food, hobbies, and other personal choices.
5. The Consumer Education Project should encourage sound buying practices. Comparison shopping, understanding warranties and contracts, and methods of evaluating product quality should be encouraged through activities that get the youth involved in the marketplace.
6. The Consumer Education Project should also develop an awareness of the availability of consumer information sources. One of the consumer rights listed by President

John F. Kennedy was "to be informed." Yet few of the youth in our sample were aware of consumer magazines or other sources of information.

7. The youth of our sample indicated their mothers had an influential role in their consumer behavior. A companion manual could be prepared for parents of 4-Hers enrolled in the Consumer Education Project. The parents' manual should be structured to promote interaction between the parent and youth and reinforce the importance of the family's role in developing well-informed, responsible consumers.

### **Summary**

It's the challenge of each Extension youth educator to increase efforts to help teenagers identify their values and goals, understand the marketplace, and make decisions that satisfy their wants and needs so the youth of today will become well-rounded, productive citizens. These goals can be achieved through more effective consumer education as an integral part of the 4-H experience.

### **Footnotes**

1. Martin Shannon, "Teenagers Spent Record \$26.1 Billion in 1976," *Wall Street Journal*, April 21, 1977, p. 1.
2. George W. Schiele, "How to Reach the Young Consumer," *Harvard Business Review*, LII (March-April, 1974), 77-79.
3. Dennis H. Tootelian and H. Nicholas Windeshausen, "The Teenage Market: A Comparative Analysis, 1964-1974," *Journal of Retailing*, LII (Summer, 1976), 51-60.
4. Roy L. Moore and Lowndes F. Stephens, "Some Communications and Demographic Determinants of Adolescent Consumer Learning," *Journal of Consumer Research*, II (September, 1975), 80-92.
5. *Guidelines for 4-H Consumer Education* (Washington, D.C.: Extension Service/USDA, 1976).