

REPORT ON THE CONSUMER EDUCATION COURSE:

VANCOUVER SCHOOL DISTRICT

By

MARY-JANE GARVIN

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Department of Centre for Curriculum & Instruction

The University of British Columbia
1956 Main Mall
Vancouver, Canada
V6T 1Y3

Date October 14, 1988.

ABSTRACT

The purpose of the study was to examine the routine existence of the Consumer Education course within the Vancouver School District and to understand how micro, or school level influences contribute to changes in school subjects which have been mandated at the macro, or provincial level.

A target population of 41 Vancouver Consumer Education teachers was identified, and semi-structured interviews were conducted with 23 of these teachers.

Conclusions:

Information obtained from these interviews concludes that the course-as-practiced differs significantly from the course-as-planned. This study concluded that the reinterpretation of the course is a result of two factors:

1. School-based support for the course varies from school to school. Generally, east side schools exhibit a higher level of support for the course than in the west side schools.

2. Ministry guidelines for the course do not offer clear course expectations and standards.

Recommendations:

Two recommendations were reached about the Consumer Education course:

1. Revision of Ministry guidelines is needed. The current state of the course is affected by the lack of direction given to this course. Province-wide expectations and standards should be clearly expressed, and methods to assess the degree of compliance need to be instituted.
2. The course would benefit from school-based support, in particular, establishment of a subject constituency which would promote and protect the course.

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CHAPTER ONE: INTRODUCTION TO THE STUDY

A course in consumer education was introduced as a compulsory graduation requirement in British Columbia's secondary schools in 1982. From the beginning this requirement and the course developed to fulfill it have created controversy.

The course has been regarded with suspicion by some because of its conservative political overtones. Disagreements between the BCTF and the government during the development phase over a variety of issues created controversy. The BCTF did not support the concept or development of the course. Mandating of the course as a graduation requirement caused further criticism and controversy. Infighting between various subject communities such as the Business Educators and Home Economists for control of the course resulted in negative feelings between these groups. It is now the only course required for graduation which does not entail a year-end government final examination, although when Consumer Education was introduced, P.E. 11 was also a graduation requirement which did not have a corresponding government

examination. The Consumer Education course is and has been an anomaly within the education system.

The course has been in the schools for a number of years now and has had to respond to the interests of students, teachers, and parents. The interests of these groups are not necessarily the same as those of the groups who created the course in the first place. This study will seek an understanding of how school level influences shape the courses and curricular innovations which are the result of provincial level actions and decisions. In other words, the study seeks to understand how micro level influences contribute to changes in school subjects which have been mandated at the macro level. The importance of looking at these influences is stated by Goodson, (1987) "To concentrate attention at the micro level of individual schools subject groups is not to deny the crucial importance of macro level economic changes or changes in intellectual ideas, dominant value or educational systems. But it is asserted that such macro level changes may be actively reinterpreted at the micro level." (p.47)

In 1982, a particular set of macro level influences created an atmosphere conducive to the introduction of a

course such as Consumer Education. The expectations of the developers were published in the Curriculum Guides (1982, 1983) and outlined specific topics which were to be taught, weighting for these topics, usage of prescribed textbooks and other recommended resources, and suggestions for grading and examinations. The Curriculum Guides were designed for use throughout the province, in every district, and in every secondary school. In order to determine how these prescribed recommendations and suggestions contained in the Curriculum Guides have been reinterpreted at the micro or school level, it is necessary to examine the routine operation of the course as it exists today.

Organization of the Study:

Interviews were conducted with 23 Vancouver secondary Consumer Education teachers in order to obtain information which would address these two research questions:

1. What is the current state of the Consumer Education course in the Vancouver School District?

In order to assess the current state of the course, the

interviews focused on these points: staffing and administrative management of the course, who the teachers of the course are, what topics are being taught, what grading procedures are being used, and what concerns these particular teachers have about the course.

The second research question is as follows:

2. What factors contribute to the current state of the course?

The study will be of theoretical importance because it may provide insight into the factors contributing to the ongoing adaptation and modifications or reinterpretations, which school subjects and school communities undergo.

The study will be of practical significance to the School District because it will provide an assessment of the course as it exists today in that district. It will also be of practical significance to the Ministry of Education because the Business Education Curriculum, which frequently is seen to encompass Consumer Education, is currently undergoing a process of revision.

The next section will present some macro level influences

which contributed to the development and introduction of a course in Consumer Education.

Background to the Problem:

Some of the more important influences on British Columbia education in the early 1980's stemmed from the political and economic climate of the time. The importance of looking at these influences was stated by Goodson, (1987) when he argued that these macro level changes influence interpretation of intellectual ideas, dominant values or educational systems. The macro level changes which were taking place during the infancy of Consumer Education can be categorized as the macro background. For the purpose of this study, "macro" refers to socio-economic trends and international, national and provincial level policies. "Micro" refers to the school level, and to the personnel who are involved with the interpretation and re-interpretation of the courses offered at this level.

Following years of rampant inflation and confrontational labour/management practices, British Columbia's early 80's were troubled times. A world-wide economic recession impacted heavily on the province's traditionally "boom or

bust" economy. The demand for B.C.'s resources was severely diminished, creating a massive drop in provincial revenues and an increase in unemployment. At the same time expenditures were steadily increasing, and taxpayers were becoming apprehensive about the prospect of higher taxes in an already difficult time. In this context, the government embarked upon a policy of fiscal restraint.

One sector of the province which felt the tightening of the purse strings was the education system, and naturally, the teachers within the system. Legislation such as the Public Sector Restraint Act, the Education Interim Finance Act and Bill 89 were specifically aimed at the education system. These pieces of legislation were designed to control the amount of salary increases awarded by arbitration awards (the use of arbitration awards is a frequent method for determining teacher salary increases when negotiations with the individual school district fail to produce an agreement), to set spending levels for local school districts, to remove the non-residential tax base from the jurisdiction of the local authorities, and to have levels of educational service determined by the government. (Horn, 1986). The cumulative result of these legislative actions was to shift greater control of

education to the provincial Ministry of Education.

With restraint, concern about getting value for money increased demands for accountability. Throughout, North America, tests and testing became the norm. British Columbia was no exception and in the early 80's the government reinstated Provincial Examinations.

In response to public demand for input into the school system, the Minister of Education of that time (Hon. Brian Smith) held a series of meetings in late 1980. He travelled throughout the province, and the results of these meetings were published the following June as the Minister's Fall Forum.

Under the heading of Consumer Fundamentals his report noted that there was a general lack of understanding of many practical consumer skills needed for functioning in society and that throughout the province there was concern about this lack of consumer skills. Two points should be made at this time: it should be remembered that prior to the release of this report in June 1981, a new course had already been announced; secondly, there is evidence (Horn, 1986) that the "widespread" concern was based upon

a solitary brief presented by a single Parent Consultative Committee representing a small-town secondary school.

The economic and political influences of the time combined to affect other areas of life in British Columbia.

Economic difficulties being felt by many people lead to a dramatic increase in the default rate of personal loans. Small Claims Court experienced a huge increase in case load. Internal migration from other provinces, and immigration from other countries further compounded the unemployment problem. As well, the B.C. Chamber of Commerce and the Canadian Consumer's Association, and the Office of the Attorney General lobbied the Ministry of Consumer and Corporate Affairs for some solution to the perceived lack of general knowledge of contract, family and employment law. (Horn, 1986). When these macro influences became combined with the strong neo-conservative influence of the Fraser Institute, it would seem more likely (as suggested by Horn, 1986) that it was these macro level changes of economic and political pressure that lead to the creation of the Consumer Education course, rather than the micro level support of one Parent Consultative Committee.

The differing interests of various stakeholder groups, for example, the Ministry, the developers, the BCTF, and the subject communities created conflict and controversy during the course's development phase. The way in which this conflict and controversy was generated will be presented in the next section.

The History of the Consumer Education Course:

Schools Department Circular #144 stated that a new compulsory course, at that time unnamed, was to be implemented in September 1982 for either Grade 9 or 10. (Ministry of Education, 1981a). But, by May of 1981, the BCTF (B.C. Teachers' Federation) Spring Representative Assembly passed a motion which opposed the compulsory nature of this "new" course. Part of the concern about the compulsory nature stemmed from the fact that the government had mandated the course without prior consultation with the BCTF, and partially because the Federation felt that the existing Consumer Fundamentals 10 course made the new Consumer Education course redundant.

The normal procedure for development of a course involved the Ministry of Education requesting from the BCTF a list

of teachers it proposes for course development.

Controversy was again created when the Ministry bypassed the BCTF suggestion of names of teachers who could potentially be seconded.

Creation of a new compulsory course meant that a variety of subject communities were interested in gaining control of the new curricular offering. A great deal of territorial conflict developed between groups who wanted the territorial advantage this course would give to their respective area. Business Education, Home Economics, Industrial Education and Social Studies departments were all interested in attaining control of the course. The territorial infighting and controversy was ended when Schools Department Circular #158 stated, "For administrative purposes, Consumer Education should be assigned where departmental organization exists to business education departments." (Ministry of Education, 1982). However, the ill feelings which resulted from this territorial infighting still affect the course.

Another area of concern for the schools districts and the administrations of the various schools revolved around the problems which were created with the addition of another

compulsory course and the corresponding depletion of the elective courses. Consumer Education was originally conceived of as a Grade 9/10 level course, but pressure from the district level, the Principals' and Vice-Principals' Association and the School Trustees resulted in the modification in level of offering so that the course was now offered at the 11/12 level as well. This modification caused more conflict and controversy when it became apparent to the BCTF that it had not been consulted about this modification.

Importance of the Study:

Aside from the theoretical importance of understanding the way in which macro concerns get reinterpreted at the micro or school level, this study has practical importance. Consumer Education is a course mandated for the students of the province, and is therefore a course taken by every student within the system. Examination of a course which is compulsory should be undertaken in order to provide an accurate assessment of the course.

The Consumer Education course is also a topical issue. Headlines in the Vancouver Sun (Dec. 15, 1987) proclaimed

"Panel told students don't buy consumer-education courses". This was just one of the negative comments about the course made to the Sullivan Royal Commission on Education. The article begins by stating that the ministry's required courses on Consumer Education and Family Life are "treated by students as a joke". Further in the same article, Commissioner Barry Sullivan said he's "heard the same complaint about the consumer-education program from one end of the province to the other." The student who appeared before the commission also said the "course was a waste of time", and that the course content was inappropriate for Grade 9 or 10 students. His final criticism of the course was that it was "biased, assuming that at heart, we are all eager little consumers just waiting to go out and spend".

Another important reason for doing this study is that the entire Business Education curriculum is presently undergoing a process of revision. Information from this study may provide some guidance for this revision.

Limitations of the Study:

Because information and comments are the result of interviews conducted only with teachers of the Vancouver School District, the conclusions cannot be generalized beyond this district.

The data obtained for this study resulted from interviews conducted with the 23 respondents. No data was obtained from the 18 non-respondents, and therefore comments and conclusions cannot be generalized to include this group of teachers.

Comments relating to the students', parents', administrative and collegial attitudes towards the course were not gained first-hand. The description of their attitudes are those as interpreted by the teachers.

Analysis of the data obtained in the interviews and subsequent conclusions are the result of the researcher's interpretation of the information. Analysis of the data by another researcher may lead to a different interpretation.

Organization of the Study:

As stated earlier, the study will address the following questions:

1. What is the current state of the Consumer Education course in the Vancouver School District? In other words, an assessment will be made of the course's routine existence.
2. What factors or issues contribute to the current state of the course?

The first chapter discussed the problem, and the macro concerns which were re-interpreted at the micro level as the Consumer Education course.

Chapter Two will examine the literature related to the problem area.

An explanation of the methodology will be presented in Chapter Three.

Chapter Four will present information relating to the first research question: What is the current state of the Consumer Education course?

The information associated with the second research question: the factors or issues which contribute to the current state of Consumer Education, will be discussed in Chapter Five.

Chapter Six will present the conclusions and implications of the study.

CHAPTER TWO: REVIEW OF THE RELATED LITERATURE

Overview:

This thesis will examine the reinterpretation of a curriculum innovation as it has been incorporated into the school system. Reinterpretation and adaptation of a curricular innovation occurs in two ways. Introduction of a curricular innovation affects the school system into which it is introduced. In turn, the school system shapes or adapts the course as it is used within the particular system and situation. The literature presented in this chapter will review various influences on a new course as it moves from the macro level of provincial policy into the micro or school level.

The first section will present literature which focuses on the different perspectives which affect any curricular innovation, of which Consumer Education is an example. The next section will present literature which focuses on the mechanics of actually using the macro developed innovation in the schools, and will discuss those factors or issues which seem to promote successful curricular

implementations. The third section will present literature which is specifically focused upon this province's Consumer Education course. Many of these studies were done several years ago, and now that the macro political pressure which initially affected the course has subsided, it is important and useful to study the routine existence of the course as it exists today.

Section One: Implementation Perspectives

The implementation and development of any curricular innovation reflects and reinterprets those macro level influences which were present during the innovation's implementation and development phases. House (1979) suggested that curricular innovations can be categorized as being characteristic of one of three different perspectives: technological, political, or cultural.

The technical perspective of curricular innovation contended that macro development was a technical exercise for the experts. Inclusion of the innovative materials into the micro, or school level, was perceived of as a rational process whereby the intents of the experts would become the purposes of the teachers.

The technological phase was the prominent perspective of the late 1960's. House suggests that the impetus for this perspective came from the shock and surprise of the USSR's Sputnik success. Another macro influence, dissatisfaction with the existing educational system, resulted in large scale curriculum projects which were undertaken to promote sciences and mathematics. Technology was viewed as the answer for curing the problems of the school system.

The dominant theme of this technological approach to curriculum innovation was the rational sequence or chain of events with a teacher at the end of the chain who was expected to put into practice these innovations. This technological approach is often referred to as the RDDA model: Research, Development, Diffusion and Adoption.

Curricular innovations which result from this technological perspective exhibit a top-down approach to the development and inclusion of new material. They are designed by experts for use in the classroom.

Current examples of this technological perspective include the movement towards competency testing and the re-

institution of Ministry of Education government examinations.

The second innovation perspective, the political, stemmed from the social turmoil of the late 1960's and early 70's. Macro level influences such as the Vietnam War, environmental issues and the budding of consumer awareness impacted upon the education community and transformed the process of curriculum innovation from a technological approach into one characterized by conflict and compromise. The developers of curriculum innovations were no longer "experts" but were "interest groups" or "stakeholders" such as teachers, administrators, parents, and the government.

Curricular innovations succeeded or were adopted when supported or espoused by one or more strong advocacy groups. Horn (1986) stated that inclusion of the Consumer Education course is an example of the political perspective to innovation. The conflicts and compromises involved during the initial and early stages of the

course's history support his contention that it is an example of a political innovation. Specific instances of conflict and compromise will be discussed in a later section.

House (1979) suggested that the third innovation perspective, the cultural, concentrates on the process or how the proposed curricular innovation is done or enacted into the system. Innovations which reflect a cultural perspective are characterized by innovations which develop from a dialogue between researcher/developers and the actual users/teachers. This dialogue between developer and user will necessitate adaptation of the innovation during the usage or practice of the innovation.

Some studies suggest, however, that change at the school level is not easy because schools are stable social systems. Work of two researchers indicate that dialogue between developer and user is not possible within the context of schools' social systems: Wolcott (1977) did ethnological studies of schools and concluded that they are self-contained, integrated and in equilibrium. Even when faced with change, the equilibrium or stability of the system will prevail.

Another researcher, Lortie (1975) suggested that teaching is a conservative occupation. Teachers' belief systems are dominated by conservatism, individualism and presentism. Such beliefs indicate that the subculture of teachers is not collegial and that efforts to promote collegiality will fail. It also seems likely that the cultural perspective of curricular innovation would face difficulties as a result of these belief systems.

b) Factors which contribute to the Successful Adoption of a Curricular Innovation:

Much of the focus of research on innovations has been concerned with the mechanics of getting a new innovation into the micro or school level with minimum alteration and adaptation from the original macro level policies and intents. The focus of this research has been on factors to which managers of innovations should attend in order to have 'successful innovations'.

The literature which addresses these factors will be presented in this section.

Curricular Orientations:

Fullan and Pomfret (1977) suggest that literature and research on implementation tend to display one of two main orientations: a fidelity orientation which determines the extent to which the actual use of the innovation corresponds to the intended or planned use; or a mutual adaptation orientation which analyzes the complexities of the change process itself.

Other researchers suggest that implementation literature and approaches display somewhat different orientations. Leithwood and Montgomery (1987) suggest that the two main orientations to curricular innovations are the laissez-faire attitude and the adaptation orientation. The laissez-faire attitude is characterized by suggesting that the innovation itself need not be developed beyond a rudimentary level before actual use (p.15). Proponents of this approach believe that the shape (or shapes) of the innovation will develop during and as it is used: outcomes cannot be predetermined. The philosophical premise of this approach is based on the professional autonomy of the teacher-implementor. Even though there is much to be said

in defense of this approach, it approximates what has been happening in schools, and as Leithwood and Montgomery (1987) comment, its lack of success is also well documented.

The second orientation, the "adaptation" approach is any systematic adoption of new curricular materials. As Leithwood and Montgomery state, proponents of this approach "see value in beginning with a well-defined innovation, including a clear description of full adoption (p. 15). Successful innovation depends on the innovation being adapted, or molded, or customized to "fit" the particular situation.

More recent work from Leithwood and Montgomery (1987) offers another approach to the adoption of new material: the fidelity approach which dismisses practices "deviating in any way from what is specified as full implementation". (p.15) They do state that "this is a straw-man alternative, without any serious advocates in practice. Certainly, no innovation developer could fully prescribe those practices in which a teacher actually engages..." (p. 16).

The philosophical problem concerning the degree of interpretation: how much is beneficial or desirable, is another factor which enters the discussion of curricular innovations. Curricular innovations are designs for change, and are often very achievement-oriented. Goals and sequences are frequently mentioned, and it is the intention of the developer to have the teacher-practitioner use the programme as closely as possible to this design: teachers are expected to follow a plan.

The Consumer Education course is an example of this. It was specifically designed so that any teacher could pick up the Resource Guide and find prepackaged lessons and assignments. This ease of replication reduces teachers' preparation time, but it also contributes to teachers' loss of control over what is done in the classroom. If merely following a developer's plan, then teachers more closely approximate unthinking robots.

While it is recognized that absolute fidelity is not possible nor desirable, there is a presumption that teachers should be encouraged to incorporate as much of the new material as possible. Much of the literature

focuses on factors or strategies which will facilitate a "successful" implementation. The next section will present literature which focuses upon those factors which should be taken into account to encourage successful implementation of a curricular innovation.

Contributing Factors:

As some theorists state, (Fullan, 1979) because the problems involved with the inclusions of curricular innovations cannot be entirely resolved by following a set of procedures, it may be more desirable to derive guidelines which would identify those factors which should be considered when the adoption of a curricular innovation is being undertaken. Identification of these factors may then contribute to the successful adoption of the curricular material.

Various researchers have addressed this notion of factors which contribute to the successful adoption of curricular innovations.

Gross, Giaquinta, and Bernstein (1975) identified five barriers: (a) most teachers did not have a clear image of

the role performance the innovation expected, (b) teachers often lacked the skills or knowledge to perform the new roles, (c) shortages of equipment and instructional materials, (d) organizational conditions that were incongruent with the innovation, and (e) the negative or non-supportive attitude of administrators for the innovation.

Much of the implementation literature is based on the premise that teachers should change so as to incorporate as many curricular innovations as possible, because there is benefit in all of the innovations. It is assumed that teachers should not only be actively incorporating new curricular material into their particular teaching situation, but also that once teachers understand what the innovation is all about, that they will make the necessary changes. It should not be forgotten that even if teachers understand the innovation, have received in-service training, or support from the administrators, they may still choose not to use the material. Individual teachers may reject the suggestions of the "outside" experts and choose to re-interpret the innovation to fit their particular micro or school level situation.

Some research has examined factors which are particular to the beginning or initial phases of an implementation, while other studies have examined factors which are particular to the subsequent phases of the implementation.

Fullan & Pomfret (1977), in an extensive review of literature identified various factors which generally affect adoption of curricular innovations during the initial phases of its implementation. They suggested that these could be organized into four broad categories:

1. Characteristics of the innovation: explicitness - what? who? when? how?, and complexity.
2. Strategies and methods (in-service training, resource support, feedback mechanisms, participation).
3. Characteristics of the adopting unit (adoption process, organizational climate, environmental support, demographic factors).
4. Characteristics of political organizations outside the adopting units, incentive system, role of evaluation, political complexity. (pp. 367-386).

Curricular innovations are also subject to problems

encountered after the initial phases of use of the innovation, during the continuation phase of the innovation. Studies which focused on the second phase of an innovation are as follows.

Fullan (1979) identified five components which if put into practice would assist the actual institutionalizing or continuation of an innovation: these components will indicate if a group of teachers is actually practicing and using an innovation. The five components are:

1. Structure/organization
 2. Materials
 3. Role/behaviour
 4. Knowledge/understanding
 5. Internalization (Commitment)
- The first two components are concerning "things" while the last three are concerned about the "people" dimension.

Component 1 refers to examination of the structures within the organization and determining if anything has changed about this structure. For example, is team teaching occurring where this was formerly not the case? Are the students being organized in a different/alternate fashion?

Component 2 addresses the materials being used: Are they different from the materials formerly used?

Both components 1 and 2 are readily measured, whereas the final three components are much more difficult to implement or plan for.

The third component refers to the observable behaviour changes that are in evidence: either behaviour changes such as a change in teaching strategy, or a behaviour change in an area such as methods of dealing with other people.

Component 4 is concerned with determining if the teacher knows and understands the philosophy, assumptions, goals and means of the innovation.

The fifth component attempts to determine the teacher's level of commitment but only after the innovation has been in use for a period of time. Initial enthusiasm or skepticism may have waned, and thus a more accurate assessment is possible.

Other research discussed factors which affect the entire process of innovation, not just the initial or continuation phases. Fullan delineated (1979) nine factors which he suggests are "...factors which seem to be universally present in situations of attempted educational change." (p. 44) These nine factors are as follows:

1. The first factor is termed "pre-history". Summarized, this refers to the tendency of teachers to become more cynical and skeptical about curriculum innovations if previous experiences were negative, regardless of the quality of the new programme. This theme is attributed to Seymour Sarason The Culture of the School (Allyn and Bacon, 1971).

2. This factor states the need for clear definition of the content changes which will occur, and with clear and separately defined role changes which will also result. Too often the two, the content changes and the role changes, are mixed up together. These two distinct entities should be dealt with as such.

3. Factor 3 emphasizes the need to clearly state the objectives of the innovation, and not confuse these objectives with the "means" of the innovation.

4. The fourth factor is in-service training, not only before but more importantly, after usage of the new material.

5. The necessity of small group meetings for mutual interaction is the fifth factor. Teachers should get together to discuss what is happening.

6. The sixth factor relates to the importance of local adaptations of materials. Strategies which anticipate and promote further development of materials take advantage of the expertise of the teacher/user.

7. The role of and need for administrative support is the essence of the seventh factor. This support should be to not only provide resources and approval, but to ensure that the other eight factors are being addressed.

The last two factors deal with the time frame: Factor 8 is concerned with the fact that considering all the changes inherent, a teacher can readily become overloaded with all of the expectations. This overload factor could be dealt with if the time-frame, factor 9, were more realistic: longer.

Influences inherent in the School Community:

Until recently, the research and literature surrounding curricular innovations focused on the mechanics involved in the process of placing new curricular material into operation.

More recent literature has changed its focus from the mechanics, to an investigation of the influences and varied interests present in a school community which shape any piece of curricular material: new or old. This recent literature identifies factors such as conflict over territory, conflict over status, conflict over control, and the necessity for creation of a subject-area constituency.

Goodson (1987) argues that "much of the curriculum debate can be interpreted in terms of conflict between subjects over status, resources and territory." (p.3)

Research and literature which illuminates these school culture conflicts will be addressed in the following section.

a) Conflict over Territory:

Goodson (1983) indicates the presence of territorial conflict in this comment: "Curriculum conflict takes place against a changing background both in terms of the educational system and the broader fabric of the national economy". (p. 38) Macro level changes influence the micro level: the school. Macro level influences stemming from the political climate of British Columbia during the early 1980's influenced what happened to the educational system: reinstitution of an increased level of governmental control, and creation and insertion of new courses such as Consumer Education.

Horn (1986) suggested that the insertion of Consumer

Education into the existing secondary school curriculum was a political decision, and was characterized by conflict and compromise between various "interest groups". Two examples of the conflict and compromise were evident in the case of Consumer Education, the first being concerned about territory, and the second about stakeholder conflict.

When Consumer Education was mandated as a compulsory course, it was also recognized that whichever subject group snared Consumer Education was going to have a large territorial addition to its subject-area umbrella. School District Circular #158 assigned the course to the Business Education departments wherever these departments were in place, and yet, territorial jockeying for the course continued between the Business Educators, the Home Economists, Social Studies and Mathematics departments. (Horn, 1986).

More recently the focus of the literature has been understanding the varied interests of the school community and the way in which these varied interests have caused reinterpretation and adaptation of the original innovation. One factor which has been identified as

influencing the shape given to curricular material is the conflict or debate over the status of the course.

"Status" refers to the perceived importance or value of the course.

b) Conflict over Status:

In his book, School Subjects and Curriculum Change, (1987) Goodson identifies three traditions or distinctions within school subjects: utilitarian, pedagogic, and academic.

Utilitarian knowledge is "practical...related to non-professional vocationswhich is personal and commonsense". Pedagogic knowledge deals with the science of teaching and academic knowledge is "content-focused and typically stresses abstract and theoretical knowledge."

(Goodson, 1983, P.27) He hypothesizes that the type of knowledge a school subject reflects will greatly influence its status and resource allocations.

He argues that certain subjects are high in status while other school subjects can be considered low in status. High status subjects are those which have formed the powerful "triple alliance": academic subjects, external examinations and able students" (Goodson, 1987, p. 192).

His book traces the efforts of proponents of subjects such as geography, biology and environmental studies to elevate their subject to higher status positions within the school system. Elevation to a higher status position meant that teachers of these subjects would benefit in terms of resources and career prospects. Biology and Geography were successful in promoting an academic tradition because of support from powerful school and university subject groups, and thus elevated the status to a higher level.

Environmental studies was not successful in establishing itself as an examinable subject because of resistance from the biology and geography subject communities who felt their subject territory would be threatened by the new subject. Goodson argues that the patterns present in the school system are most often created by "considerations of teachers' material self-interest in their working lives". (1987, p.193) Goodson comments on the "well-established connections" which exist between the high-status subjects and patterns of resource allocation and the associated "work and career prospects these ensure". (1987, p.193)

In other words, territorial defense of a high status

position will take precedence over intellectual and philosophical considerations about the value of new curricular courses: Consumer Education.

c) Creation of a subject-area constituency:

Other researchers have concentrated on the factors which promote "institutionalization", a term coined by Miles (1983) to define the degree to which an innovation has become ingrained into the system over a period of time. Kirst and Meister (1985) simply refer to continuation of a curricular innovation as "lasting".

Since its inception, one major area of conflict concerning the Consumer Education course was staffing of the course. Because the course was mandated as a compulsory graduation requirement, every student would have to take the course and pass it in order to graduate. Mandating the course as compulsory created the necessity for teachers to teach the course. Enrollment in elective courses was declining, and it was from these courses that teachers were re-assigned.

The comprehensive secondary school is comprised of various subject communities that are "shifting sets of sub-groups,

delicately held together under a common name at particular periods in history". (Goodson, 1987. p. 184) Examples of subject area communities or constituencies: amalgamation of several groups into one organization to further their perceived common interest (Reid, 1985) would be Physical Educators, Social Studies teachers or English teachers.

The importance of these subject constituencies is documented by Kirst and Meister (1985). Their article "Which reforms last?" states that insitutionalization, or lasting, of a curricular innovation depends upon three crucial attributes: creation of new structures, powerful constituencies and easily-accessible evidence of compliance.

The first attribute refers to the necessary creation of new organizational structures and new levels of specialized personnel to oversee and facilitate the actual functioning of the new material. Example of new levels of specialized personnel are ESL teachers or French Immersion teachers.

The second crucial attribute, creation of subject constituencies, follows the first attribute: ESL teachers

have become a distinct professional power base interested in maintaining their particular subject-area.

The third crucial attribute is the necessity for easy evidence of compliance so that the effectiveness of the innovation can be determined.

The continuation phase of Consumer Education has not experienced the development of any of these three attributes.

New curricular innovations are affected by the culture of schools, and by constraints placed upon the school system by outside agencies.

As has been noted earlier, school cultures tend to maintain the status quo. Wolcott (1977) and Lortie (1975) classified schools as stable, conservative communities resistant to change; Fullan (1982) contends that teachers adapt or modify curricular innovations which they use; and Common (1983) comments that "teachers choose to maintain the way of life in classrooms they find desirable (p.44).

The effects of external constraints upon the school

system, and therefore the subjects within the system, was the focus of research done by Fleming (1985) and Reid (1983). Fleming states that reactions to mandated policies are as much generated by how the policies are handed down, as by the actual nature of the policies themselves. Reid notes that the external constraints placed by the universities upon the school system cause some subjects to be considered acceptable for university entrance, while other subjects are not. He contends that such pressure may not be in the best interests of the school system if one considers that philosophically, the function of the school system is to educate universally, and not just the gifted few. This external pressure upon the school system is another example of how macro level influences affect the micro, or school level interpretation of curricular material.

Existing studies which focus specifically upon the Consumer Education course will be presented next. Four reports are specifically related to the Consumer Education course. These will be dealt with in chronological order.

a) Submission from the Vancouver School District to the Minister of Education, Hon. Brian Smith:

Even before the course was developed, the Vancouver School Board was concerned about its impact on the school system. In June of 1981, a report on Consumer Education 9/10 was presented by the Board of School Trustees, School District No. 39 (Vancouver).

The report made these comments:

1. Introduction of the course will severely limit elective options for students.
2. The limitations will be felt most heavily in the Fine Arts elective area.
3. Compulsory introduction of the course will be philosophically contrary to the contention that Grades 9 and 10 are exploratory in nature.
4. Introduction of the course will require re-assignments of teachers into a field for which they are not necessarily trained.

In order to minimize these anticipated problems the report made the suggestion that Consumer Education be taught in one of two ways in order not to destroy the electives to which students now have access. (p.2) It recommended either assigning appropriate units into existing prescribed courses, or taking prescribed units of Consumer Education over the period of their secondary schooling: students would be required to show completion of these units before graduate standing would be granted.

Neither of these suggestions was accepted by the Ministry.

b) ERIBC Report No. 82:14

Prior to development of a senior level course, but after the first year Consumer Education 9/10 had been completed, the ERIBC conducted a survey of Lower Mainland teachers and administrators. The results of this survey should be interpreted with two factors in mind: the course had only been 'in operation' for the single year, and the course had been mandated in an era marked by political and territorial skirmishes.

The survey results provided several interesting conclusions: the respondents, a random cluster sample, polled a 55.8% negative response to Consumer Education being a compulsory course; 54.9% favoured an interdisciplinary approach to teaching the course; and there was general support for teaching Consumer Education in Grade 12 as opposed to Grade 10. However, there were a great many undecided responses. (Dallas, ERIBC 82:14)

c) Report on the Impact of Consumer Education Courses in Vancouver Schools During 1982-83:

This report by Kettle and McCreary, collected data from 28 Vancouver Consumer Education 9/10 classes in order to determine the number of students by grade enrolled in the Consumer Education 9/10 course, student expectations of the course and whether these were met, teacher attitudes to the course, evaluation of the text and other resource materials and plans for the impending inclusion of Consumer Education 12.

The survey determined that most students (47%) took the course because it was compulsory, and 18% of the grade 9

students took it at the earliest possible time so they would not have to take it in Grade 10-12 when more study time is required.

When asked "Have you been learning the kinds of things you wanted to learn in the course?", the large majority of students (78%) responded affirmatively to this question. Students also perceived the course to be useful: 85% said it contained information useful to them as consumers, while 75% said it gave them a chance to learn skills useful in life.

The report also determined that enrollment in Consumer Education had resulted in a noticeable decline in the following elective areas: Home Economics, Art, and Industrial Education.

d) Report on The Implementation of Consumer Education in the Province of British Columbia: June 1983

In June 1983, a report on Consumer Education and conducted by Este was issued which summarized a questionnaire completed by 57 of 74 provincial school districts to determine current and anticipated effects of the phased

inclusion of the Consumer Education course and in particular, its affect on elective course offerings.

The report reached a number of conclusions. More than half of the districts considered staffing of the course to be adequate. About 10% of the districts anticipated staff transfers would be necessitated.

Over 40% of the districts indicated professional development would not be provided.

Most districts (73%) felt the addition of Consumer Education was not a positive addition to the secondary school curriculum.

The elective courses being affected by the addition of Consumer Education in order of reductions were Art, Drama, Music and Industrial Education.

Summary of Reports on Consumer Education:

These four reports indicate there was initial concern over the impact the course would have on the existing secondary curriculum, in particular upon the elective areas. In order to lessen the negative impact Consumer Education

would have upon elective subjects, it was suggested that content areas be prescribed as units which could be incorporated into existing subjects, or as units which could be taken whenever convenient during the students' secondary school curriculum.

The survey conducted in 1982 indicated more than 50% of respondents did not favour Consumer Education as being a compulsory course.

Kettle and McCreary's 1983 report which showed 78% of students responded positively about the effectiveness of the course indicates the course received initial favourable feedback from the students. This report also indicated that elective areas were experiencing a drop in enrollment which could be attributed to the inclusion of the Consumer Education course as a graduation requirement.

Este's report in 1983 concluded that throughout the province, district level support for the course was not strong. Over 40% of the 74 provincial districts did not provide professional development and 73% of the districts felt the addition of Consumer Education was not a positive addition to the secondary school curriculum.

It can be concluded from these reports that the Consumer Education course was introduced into a school system which was not favourably disposed to the addition of this new course.

Summation:

Although several studies have examined British Columbia's Consumer Education course, all of these were conducted during the initial stages of the courses' operation. The course has now been in operation since 1982, but there have been no recent studies directed towards examination of this course.

This study will continue the examination of the course, but will focus on the routine, or day-to-day operation of the course as it exists today. It will seek an understanding of how the macro educational policies which initially created the course-as-planned have been re-interpreted into the actual course-as-practiced at the micro, or school level.

CHAPTER 3: METHODOLOGY

Introduction: The primary aim of this study was to answer two questions: what is the current state of the Consumer Education course-as-practiced in the Vancouver secondary system, and secondly, to explore factors felt by the respondents which influence this current situation.

Examination of what has happened with the course offers an example of how innovations resulting from macro level influences can be reinterpreted in schools at the micro level. An analysis of the current situation regarding the Consumer Education course was felt necessary to offer suggestions to the Ministry of Education and in particular to the entire Business Education curriculum which is now undergoing a process of review and revision.

In order to investigate these two problems, interviews were conducted with 23 Vancouver secondary Consumer Education teachers in order to gather pertinent information which would attempt to present a comprehensive picture of the current state of the Consumer Education course.

This chapter will discuss the reasons for employing interviews for data collection, describe the development of the interview guide and its subsequent piloting and revision, discuss selection of the sample, and the techniques used for interpreting the data.

Rationale for Using an Interview:

Using an interview permitted probing questions to be inserted when respondents hinted or mentioned an interesting point or whenever another "side" issue was raised. Such a degree of flexibility or adaptability would not have been possible with a questionnaire.

The main advantage of the interview is its adaptability and flexibility. Because of this adaptability, more in-depth probing can also be made to obtain controversial responses.

Whereas questionnaires are subject to respondents' interpretations of what they think the question is asking,

with the flexibility of the interview, any misinterpreted or misunderstood questions can be easily clarified. There is less answer distortion with use of the interview. Use of an interview makes it possible for the interviewer to clarify and question unclear comments made by the respondent. (Borg and Gall, 1983)

Another major advantage of an interview is that the human interaction inherent with this technique tends to increase the rate of response. Many respondents are more willing to participate in a face-to-face situation than in a situation where they are simply replying to what is often regarded as "just another questionnaire". Body language, intonation and the nuances of the spoken language come alive and become apparent in an interview situation. Much of this important "hidden" information would be lost if an alternative data collection method had been used.

Perhaps the main disadvantage of using an interview for collecting data is the amount of time that can be involved. An interview guide or format was developed to provide direction and focus to the interview and reduce unnecessary expenditure of time.

Types of Interviews: Interviews range in type from being entirely structured, through being semi-structured or to being entirely unstructured. Structured interviews are those which do not permit any deviation from those questions given to and used by the interviewer. An example of this type of interview would be those done by census takers. Unstructured interviews are those commonly used in psychoanalysis: the interview or therapy session ranges into whatever issue or thought is raised by the person receiving therapy. Semi-structured interviews fall somewhere in between these two extremes.

Semi-structured interviews encourage more in-depth answers and probing of underlying issues than questionnaires or structured interviews while not becoming overly rambling and seemingly disjointed: there is a definite direction, but it is not restricted unduly by the questions selected for the interview guide.

For the purpose of this study, semi-structured interview techniques were employed.

Development of the Interview Guide:

a) Reducing Response Effects: In order to attain the best possible results, it is necessary for the researcher to reduce response effects, defined by Borg and Gall as "the tendency of the respondent to give inaccurate or incorrect responses, or more precisely is the difference between the answer given by the respondent and the true answer."

(1983, p. 438)

In trying to reduce the errors caused by the predispositions of the respondent, in other words, the respondent bias, the interview guide was designed to lessen potential sources of error such as being suspicious or hostile, being indifferent, being unable to answer the question, or desiring to present himself/herself favourably to the interviewer. A second source of potential bias emanates from the researcher or interviewer. Problems such as being uncomfortable, allowing one's own opinions to influence what is being said or heard, inability to establish a rapport with the respondent, or allowing stereotypes of people to

predispose the researcher to act in a way which will influence the interview results. All of these factors act as deterrents to attaining the most accurate information. (Borg and Gall, 1983)

The questions to be asked during the course of the interview began with personal information in an attempt to place the respondent at ease, and concluded with the opinions and feelings of the respondents. All of the information asked for was that which all teachers of Consumer Education would have knowledge. In other words, no specialized knowledge was required as all questions dealt with the respondents' personal teaching situation.

b) The Interview Guide:

The interview guide was developed to determine Consumer Education's current or present state within the Vancouver Secondary School system, and to the reasons for the current situation. Questions were designed to allow teachers to respond easily and completely to the probe. Other than the questions requesting demographic information, or those questions requesting a numerical

rating, most were designed to be as open-ended as possible. It was the intention of the researcher to create an atmosphere which would be conducive to having the respondent answer as completely and honestly as possible. In other words, the interview guide was developed for use in the semi-structured interview in order to provide consistency in the direction of the individual interview while still permitting probing and clarification where necessary. The interview guide which was developed and used is included as Appendix A.

As stated earlier, the interview guide was designed to enable the respondents to reply to each question with as much information as desired. It was also designed so that each interview would have a consistent direction and intention. Question-probes were organized and numbered so as to facilitate data collection and analysis. The organization of the sections was as follows:

Section One questions elicited demographic and personal information about each respondent, and provided a comfortable starting point for the interview. Section two questions dealt with the respondent's particular teaching

situation. Section 3 questions were concerned with the resources and sources of information which the teacher-practitioners were using. A rating of the prescribed textbook and reasons for this rating were also included in this section. The fourth section centred on the actual curriculum units each person was teaching; ie. what units were being covered, the ordering of the units, the emphases, reasons for these particular emphases, non-inclusion of prescribed units, reasons for non-inclusion. Where possible the teacher's unit plan (yearly plan) was requested, and these have been included as Appendix C. Section 5 questions were concerned with grading procedures - how grades are assigned, year end exams, consistency of grading between the various teachers of the course within the particular school. Section 6 question probes were designed to elicit teacher's viewpoints about whether the Consumer Education course should continue as a compulsory graduation requirement. Reasons supporting each person's viewpoint were probed. The questions in section seven were included to discern stakeholders' attitudes about the course, as well as administrative levels of support for the course. The final section of the interview was designed to gain teachers' ideas about how the course

could in general be improved.

Piloting the Interview Guide: In order to reduce researcher bias and determine areas of potential difficulty, several pilot interviews were held to "dry run" the questions. Three pilot interviews were done with teachers of Consumer Education who were from another school district.

During the pilot interviews, these respondents were specifically instructed to identify any questions or areas which appeared to be "fuzzy": needing rephrasing or redrafting. For example, during the pilot sessions it was apparent that the questions relating to the topics being taught were originally too general, and needed to be rephrased so that more specific information could be obtained.

When the final form of the interview guide had evolved, these questions were then partially memorized to facilitate ease of delivery and establish an aura of professionalism and continuity to the questioning and interviewing.

Selection of the Sample:

a) Identifying the Target Population: The experimentally accessible population for this study would have included all secondary teachers in the Vancouver School system. For purposes of this study, the target population was defined as those teachers teaching in the "regular" school system who had taught Consumer Education at the 9/10 level, the 12 level or both, during the school year 1987-88. This amounted to a total accessible population of 41 teachers who were identified during a Department Head meeting June 13, 1988. At this meeting, the District Principal for Business Education, Mr. Bob Peacock requested that each Department Head list all current teachers of Consumer Education.

Each Department Head also identified those teachers who taught the greatest load of Consumer Education at their particular school, those who had taught the course for at least three years, and those teachers who were teaching Consumer Education for the first time during school year 1987-88.

From the lists compiled during the meeting June 13, 1988, a target population of 32 teachers was identified. From the total population of 41 teachers, the target population was chosen based on the respondent fulfilling one of the following criteria: a) 3 or more years experience teaching CE courses; or b) teachers in initial teaching year with CE course; or c) teacher with greatest number of teaching block of CE in a particular school community; d) at least one respondent per secondary school. A target population of 32 teachers was identified. Each of these teachers was sent a personally signed letter outlining the intent of the study and requesting approximately an hour of their time at their convenience, to discuss the Consumer Education course.

Several days after the delivery of these letters of transmittal, an attempt was made to personally contact each prospective respondent by telephone in order to arrange for a suitable interview time. Where necessary, additional attempts were made to reach the prospective respondent, and telephone messages were left for those not contacted.

b) The Sample Population:

From the target population of 32 teachers, 24 teachers were willing to participate. In total, 23 interviews were held because one person withdrew for health reasons. At least one teacher was interviewed from each of the 18 Vancouver schools. Two teachers from Mini School programmes were interviewed over the telephone. Their comments have been included, but it should be noted that these teachers were not from the original target population. Teachers from the numerous alternative programmes, e.g. Bridge, were not included in the target population.

Procedure for Interviewing:

The interviews were conducted during the final two weeks of the 1987-88 school year. This year-end time was selected as the optimum time for two main reasons: availability of time, and recent completion of the Consumer Education course. In the first place, there was time available both for the respondents and for the researcher because regular teaching responsibilities were

finished and exam supervision had become the major activity. The second factor which made the year end the most appropriate time for conducting this research was that because the teaching year had been recently concluded, the issues and opinions were still "fresh" in the respondents' minds.

All of the interviews were held at the respondents' school, in a place chosen by the respondent. In most instances this was the teacher's own room, but in a few cases it was the staff room. The respondents selected the location of the interview so as to promote their comfort and ease. The time chosen for the interview was usually suggested by the respondent and wherever possible and convenient, this was the time agreed upon by the researcher. Most of the interviews took approximately one hour, although several exceeded this time frame. On average, three interviews were conducted each day so as to allow for travelling time, and to permit longer interviews whenever these occurred.

All of the interviews were tape recorded with the knowledge and consent of the respondent having been given.

An interview began when the respondent indicated he or she was ready to begin. In none of the situations was the interview terminated at the respondent's request. In every situation, the respondents answered all questions directed to them.

Data Analysis:

All of the interviews were tape recorded and then transcribed verbatim. Both the tape recordings and transcriptions are available for corroboration, but have not all been included in the Appendices due to the amount of material which has been generated. Immediately following the interview guide is one of the transcribed interviews which is included with the respondent's permission as Appendix B.

At the end of each day's interviews, the tapes were listened to for two reasons. The first reason was to determine if there were any difficulties or "flat" spots developing in the interview so that these could be corrected wherever possible prior to the next day. The second reason for listening to these taped interviews was

to "key in" on those areas which the respondents emphasized: where their voices and intonation indicated this or that was of particular interest or importance, or where they identified those factors which contributed to the state of the Consumer Education course. Those issues and comments which the respondents emphasized were noted and later collated.

Several weeks later, after all of the interviews were concluded, all of the tapes were again played for a second time. Those issues and themes which teachers identified as being important contributors to the current situation of Consumer Education were again noted and collated to double-check that important issues and themes had been identified.

All tapes were then sent for verbatim transcription. In order to ensure the confidentiality of the respondents, the teacher/respondent was not identified on tape, nor was the particular school. All of the interviews were assigned a number, and the identifying key was kept separately from the audio tapes.

After the transcription, all of the transcripts were examined and the comments and numerical information were organized according to the question from the interview guide, or collated with those issues or matters of interest which had been identified from listening to the taped interviews.

With some of the interviews, the order of the questioning did not exactly follow the interview guide: when a respondent raised a point of interest or a particular fact, this new direction was pursued and when exhausted, the interview then recommenced in the interview guide. All comments were listed and subsequent similar comments were tabulated to show the frequency of the comment. For example, if one respondent commented on the lack of up-to-date audio-visual materials, and another respondent commented upon unavailability of the audio-visual resources, these two comments were grouped together as A/V problems.

Respondent Confidentiality: In order to protect respondents' identity, the following system of numbering

was used. Using Main Street, where the city's streets change their designation from East to West, nine secondary schools fall in the East Side, and seven on the West side. The remaining secondary school is Vancouver's only "downtown" school, which geographically does not fit into either group, but is more akin to the East side schools when student population makeup and organization is taken into account. It has been included in the east area group. Of the 23 respondents, 12 were from the west side and have been numbered W1-W12, 11 were from the east side and downtown (one less due to the illness of one person) to be referred to as E1-11.

Summary of Methodology:

A semi-structured interview was held with 23 teachers of Consumer Education in order to answer the following questions: what is the current state of the course, and what factors have contributed to this current situation.

Comments and issues raised by the respondents or perceived to be important by the respondents were, as mentioned

previously, identified and categorized. This information permitted an interpretation of those factors which have contributed to the current state of the Consumer Education course. The information presented a picture from which possible contributing themes or underlying issues appeared to emerge. The reasons which have given rise to the current situation therefore became apparent and provided some possible answers for the second research question.

When these contributing themes or underlying larger issues emerged from the information obtained from the interview, transcription and listening notes were then re-examined and analyzed to determine if these themes were widespread throughout the system, or localized at a particular school, or within a particular classroom.

Some widespread themes did emerge and appear to be reasons which have directly contributed to the current state of Consumer Education within the Vancouver school system.

CHAPTER 4: DATA ANALYSIS

Overview:

The basic research questions being addressed in this study were firstly, to determine the state of the Consumer Education course, and secondly, to identify those factors which have directly contributed to this current situation.

To obtain the information and the comments of teachers presently involved with this course, interviews were held with a sample of 23 teachers of the Consumer Education course. The next two chapters will present the information obtained from these interviews.

Chapter Four is organized around the presentation of the information pertaining to an assessment of the current state of Consumer Education in the Vancouver school system. Chapter Five will address the second research question: which issues and factors directly contribute to or influence the current state of Consumer Education in the Vancouver School District.

In both of these chapters, whenever possible, excerpts

from interviews have been quoted and used to exemplify some of the issues raised during the investigation. Excerpts will be identified using the system as outlined in Chapter 3, so that comments or issues raised by teachers on Vancouver's west side will be designated W_, and similarly, excerpts attributable to east side teachers will be designated E_. In this way micro level reinterpretations of the course can be examined to determine if there are any east side/west side trends or patterns.

RESEARCH QUESTION ONE: The Current State of the Consumer Education Course:

Demographic Information

The gender breakdown of the sample population was 11 females and 12 males. There appeared to be no differences in responses by gender. Fifteen of the respondents were over 35 years of age, and only one person had less than five years of teaching experience. Most of the respondents (15) had been teaching more than 10 years.

Who Teaches Consumer Education?

When the data was analyzed to ascertain the department or subject area specialty in which each respondent was currently teaching, the following information was revealed.

Two respondents taught only Consumer Education and are considered to be members of the Business Education Departments of their particular schools. Both of these respondents teach on the east-side of Vancouver.

Ten of the other respondents teaching Consumer Education teach the rest of their additional courses totally within the Business Education Departments; six of these respondents teach on the west side and four on the east side.

By combining these two groups of teachers: those who teach only Consumer Education, and those others who teach completely with the Business Education Subject specialty, twelve respondents will be categorized as Business Educators. The east/west breakdown for Business Educators

is an even 6-6 split.

The remaining 11 respondents have what shall be referred to as a "mixed load": they teach in more than one subject area specialty. In addition to Consumer Education, within this group of respondents, six taught some Social Studies, three some Physical Education, two taught some blocks of Home Economics, English was taught by two people, one person taught some German, and one person taught some Math and some Computer Science. The Home Economists were both from the west side, as were all the Physical Educators. The German teacher and the Math/Computer Science person were both from the east side. On both sides of the city there are some Social Studies and English teachers teaching Consumer Education.

Was Teaching Consumer Education Requested or Assigned?

The first question in this section asked how the respondent became a teacher of Consumer Education. Two methods of attaining the course became apparent: those who had been administratively assigned to the course, and those who had expressed a desire to teach the course.

An administrative assignment means that, in essence, the teacher has not asked to teach the course, but has been assigned or given the course to teach because no one else is, for whatever the reason. Assignment to teach a course, rather than request, is a common practice used for beginning teachers who have limited seniority, when departments have a drop in enrollment, or where a "new" person is coming to a particular school. Usually the assignment is done in consultation with the teacher concerned, but it is a rare occurrence for a teacher to refuse an assignment!

When the respondents were asked how they became teachers of Consumer Education, 12 of the 23 respondents had been assigned to teach the course. None of these 12 teachers had expressed any interest in teaching the course prior to being assigned to teach the course.

Examination of this information using the east/west split shows that only three of the respondents who had been assigned to teach the course teach in the East Side of the City. The obvious trend which becomes apparent is that schools on the West Side assign teachers, while the

opposite is the case on the East Side of the city. The first implication that can be drawn from this would seem to be that east side schools do not administratively assign the course, preferring to staff the course with teachers who desire to teach the course. A second implication seems to be that West-side teachers choose to teach Consumer Education less frequently than colleagues on the East side choose to teach the course.

Of the remaining 11 teachers, four had asked to teach the course, all from the east area (E7,E3,E2,E9). Seven other teachers had been teaching the previous elective course, General Business 12, and it seemed a logical progression for them to move into Consumer Education and these teachers were considered to have requested to teach the course.

Responsibility for Management of Consumer Education:

The questions in this section of the interview were included to determine some of the organizational and managerial elements which impact upon the teaching of the Consumer Education course.

a)District Office Management:

When asked to comment about the district level support, 6 respondents commented on the lack of support for the Consumer Education course which seems to emanate from the Board Office. They feel that with the revamping of the Business Education curriculum, new course offerings are going to make Consumer Education an unnecessary component in Business Education departments. These new courses will serve as a future protection for the viability and continuation of strong Business Education departments. Consumer Education will no longer be needed for protection of the Business Education territory. As teacher E10 stated "Politically, it hurt us because there were two other courses we could have offered we had an enrollment for, but because we kept the Consumer Ed we couldn't offer the other courses. We've got IDP (Introductory Data Processing), OM (Office Management), Marketing 12 and we cut out...to keep the Consumer Ed. But we can't do that again because we're growing. ...It's easier to have someone else take Consumer Ed because that's the way it seems to be going anyways..."

Another respondent (W1) commented on the fact that one of the new Business Education courses, Introductory Data Processing, has a "total resource person...he does all the in-service training. That sort of support is what you need. That course is going to be an incredible course in a few years from now. It's going to have everything. You have somebody there at the Board who can do the job we just don't have the time to do. (sic)..This course was just thrown out there."

b)Role of Administrators and Department Heads:

The main in-school management role for any course is the dual responsibility of the administration and the department head claiming the course. Two styles of course management for Consumer Education appear to be in operation in the Vancouver school system, those which are supportive and those which are non-supportive.

In those schools where the management is supportive, Consumer Education is considered to be an important and integral part of a student's education. The administration of these schools tends to allow the

Business Education department head to staff the course, and tends to offer the course at the senior (11/12) level. Most of the teachers teaching Consumer Education are doing so by their own request, and therefore there is a continuity from year to year in the Consumer Education staff of these schools.

As has been shown in an earlier section, most west side schools staff the course by assignment, whereas on the east side, the course is largely staffed by request, or by teachers who desire to teach the course.

The role of the Business Education department head becomes of prime importance in those schools which staff this course by assignment - mainly on the city's west side. In these west side schools if there is a strong Business Education department head who maintains control over the staffing of the course, the course fares better. Where the Business Education department head does not exercise direct control over who teaches the course because the administration has assumed this role, the course is staffed not only by people who did not request it, but it is staffed after all other courses and the leftovers are handed out often as singleton courses: one to this

person, and one to that person. The course becomes a timetable filler for those teachers requiring an extra block to fill their load.

Because many of these teachers who are assigned this course don't want to teach it and teach it only to fill their teaching load, they also attempt to get out of teaching it as soon as possible. The result is that there is a great annual turnover of Consumer Education teachers in these schools.

c) Department Head Claim: In all 18 Vancouver Secondary Schools the course is claimed, or under the department head umbrella of Business Education. Of the 23 respondents, 20 were of the opinion that this was where the course should be categorized largely due to the content of the course being "heavily business-oriented".

The course was assigned to the Business Education departments when it was mandated as a compulsory course in 1982, but there is still some lingering resentment to this course being assigned to Business Education. The strong territorial views of some teachers were evidenced by the

two Home Economists who definitely feel the course should be included under their departmental organization because "part of the training of a home economist is in consumer areas so that we deal with all the information that is being taught in the course".(W5) Yet another respondent felt the course should be considered a Social Studies course due to the content relating to Economics and legal issues. In September 1988 in fact, one Social Studies department will claim responsibility for the course.

No other course currently in the provincial secondary school system is being subjected to territorial claims: English is taught by English teachers and other departments are not attempting to gain control of English courses. English courses are considered to be the territory of the English department. Such is not the case for Consumer Education.

Course Organization:

a)Level of Offering:

In 1982 when the Consumer Education course was officially earmarked for inclusion as a graduation requirement for every student in British Columbia's school system, the

course had initially been conceived of for inclusion as a Grade 9 or 10 course. (Ministry of Education, Schools District Circular #144, 1981). During the next two years, (1982-1984), it became obvious that insertion of the course into the junior years was not the most beneficial choice: the content of the course was irrelevant for most of the junior students, and the inclusion of the course at the Grade 9/10 level meant the reduction by one of elective choices for these students. Reduction of elective choices even by one affects all elective teaching areas: Fine Arts, Industrial Education, Home Economics, Modern Languages, Physical Education, Business Education. Reduction of the junior elective choice affects the senior electives because senior electives cannot be taken by students if they have not taken the junior prerequisite. Therefore, diminished junior elective choices mean an even more restricted choice of senior electives.

What seemed sensible was to modify the original intention of the course and allow it to be also offered at the senior level, Grade 11 or 12. In fact by September 1984, schools were given the option of offering the course at either the junior level, the senior level, or both levels.

Vancouver's 18 Secondary Schools offer Consumer Education in any one of these three possible ways: as a junior course only, as a senior course only, or at both levels. Currently in Vancouver, only one school offers the course exclusively at the junior level. Six schools offer the course at both junior and senior levels, and the other 11 offer the course at the Grade 11/12 level. Of those eleven schools offering the senior course, Consumer Education 12, only 3 keep the course open for Grade 11 students. The other 8 schools allow only Grade 12 students to take the course. Plans for September 1988 will see one more of the schools which currently offers the course to either 11 or 12's limiting it to Grade 12's only.

If the level at which a particular school offers Consumer Education is looked at with reference to the school's geographical location within the city, some interesting patterns appear.

Only 2 eastside schools (E2, E3) offer the course at the junior level, and at both of these schools, the preponderance of Consumer Education blocks are at the senior

level. Seven of the ten eastside schools offer the course exclusively at the senior level. Four of the eight west side schools offer the course at both levels, and of the remaining four, one of these offers the course solely at the junior level. To summarize these patterns, of the 7 schools offering the course at the junior level, 5 are West side schools (out of a total of 8) and 2 are East side (possible of 10).

Considering the junior course overall, these were actual teachers' comments: (W2) "taken to get it out of the way", (W1) "not relevant at the 9/10 level", (W5) "the kids wanted a lot of hands-on things". Respondent (W12) says "It's too much, too soon for Grade 10's" and the population for this school is perhaps the wealthiest and most advantaged in Vancouver.

In spite of the fact that inclusion of Consumer Education, in the eyes of the teachers teaching the course, is preferable at the senior level, most West side schools continue to offer Consumer Education to the junior students.

b) Curricular Hours:

The three semestered schools offer 85-90 hours of time for the course, and 13 of the non-semestered schools technically allot the prescribed 120 hours to the course. One non-semestered school (W12) offers only 90 curricular hours for the course. This situation arises because Consumer Education is taught at the Grade 10 level only, as it is considered a Junior Elective: therefore, the teacher has the pupils for 3/4 of the prescribed time. All junior electives in this school are treated in this manner. This allows the junior students more elective choices. Senior elective courses do receive 4/4 allocated hours at this school.

At none of the other schools were teachers finding it a problem to fill the number of hours allocated to the course. Several respondents commented that there was enough material in the course to take 2 years to teach it. (W1, E9, E8).

Many schools do, however, remove or "borrow" time from Consumer Education to offer and include a variety of Guidance sponsored mini-courses: AIDS education;

Drinking/Driving programs; 4 schools lost up to 12 hours for Family Life, (in one school, E9, it is the responsibility of the Consumer Education teachers to teach this Family Life course); Choices; Resume's; Job Search skills; and at one school offering 12 blocks of Consumer Education, everyone taking the course had Consumer Education for 5/6 blocks, and Guidance for the other 1/6. (E8)

This borrowing of time from Consumer Education offers another insight into the curricular position which Consumer Education occupies. Even though it has a high status position, protected because it is a compulsory course, it is treated as a second-class subject. When the administration and/or counselling departments need time for these mini-courses, time is not taken from those courses considered to be first class: the academics. At none of the schools was the time taken from academic courses for these inclusions! As one respondent clearly articulated "There's very much a pecking order of people and departments." (W2)

Shape of the Course-as-Practiced:

Using the titles as indicated in the prescribed curriculum guides, the following were the topics most heavily emphasized for the various levels of the course.

A total of 17 of the respondents teach the Grade 12 course. Of these, 6 felt their presentation and emphases for the various topics was fairly equal. They did not identify any particular areas which received greater curricular time. The other 11 respondents all pinpointed Taxation as an area of emphasis, followed by Financial Management in 9 cases. The topic of Transportation (dealing with the purchase and insuring of a car) received an emphasis from 6 teachers. Topics concerning Contract (Consumer) law and Credit received the next highest number of emphases, next Accommodation, and in two cases, Employer/Employee Rights and Responsibilities.

The topics most commonly omitted, or not covered, were Family Law in 5 schools, in four instances Career Planning (done by Guidance teachers), Accommodation in two schools and Employer/Employee Rights in two situations. All of

these topics are content areas which are prescribed in the Curriculum Guides, but it is apparent that teachers re-interpret the Ministry Guidelines to fit their particular micro level teaching situation.

Some interesting East/West content area emphases and re-interpretations came to light. On the east side, Accommodation focused on renting, whereas west side teachers focused on buying real estate. Many teachers focused on Financial Management, but on the East side that meant personal budgetting and planning for the next few years, whereas on the West Side, teachers found students not interested in budgetting, but interested in Investments.

When asked the reasons for the variation in emphases, the following comments were made. One teacher who has taught the course on both sides of the city said, "Maybe it's just the Westside; I found that on the Eastside, the kids were just a little bit more interested." (W10)
..Further comments were "Here on the Westside, a lot of kids think that everything will take its natural course and everything will be looked after for them when they get through school. They feel their parents are going to

guide them through life and there's no problem." Another teacher states (W5) ..It's just that the kids here feel it's not something they all know, but is so logical and basic that their parents spend a fair amount of time explaining to them. They have portfolios already established for them.. Most of them have bank accounts, bank cards. Their parents are accountants." W3 commented that "much of the material is taught at home, but there are always gaps". From statements such as these, it seems that much of the micro level reinterpretation of the course plan is shaped when teachers consider their student clientele.

With the junior level course, the seven teacher-respondents gave three topics equally high emphases: Taxation, Money Management, and Decision Making. Topics not covered were Clothing and Food in two instances, Comparison Shopping once, Transportation once, and Taxation once.

When asked to identify a theme or underlying concept that they as teachers try to "get across", the two most common themes were: decision making (5), and survival life skills (4). Other themes suggested were: role as an

adult in society, awareness, role as teen consumer, becoming responsible consumers, practical information. Course outlines or unit plans were discussed wherever possible, and have been included as Appendix C. Not all respondents had made course outlines or unit plans. Those respondents who had developed their own course plans can be characterized as teachers who requested to teach the course, and/or teachers who have taught the course for a number of years. Teachers who had been assigned to teach the course adapted or modified colleagues' unit plans, if in fact one was being used at all.

Grading Considerations:

All of the respondents used the standard percentage guidelines as suggested by the Ministry of Education.

However, variations occurred between the schools and teachers within the schools because the majority of schools do not have any common standards for issuing grades. In the schools where all of the Consumer Education is taught by one person, consistency of content and grading is not a factor. (W12, E 11). At the schools

where people teach a large load of Consumer Education, primarily the situation on the East Side, consistency of grading is somewhat standardized within the school. Two of the east side teachers (E8, E7) teach a complete load of Consumer Education, and grade all of their respective classes consistently.

Only four schools use any sort of common final exam. (W3,5,8,E10) The west side schools have a common exam at the request of the administrators and parents, while the East side school has a common exam because of a concern for maintenance of standards. In each of these schools the final exam counts for approximately 20% of the student's mark for the course.

One school has all students write a common exam once a year, not necessarily in June.(E2)

Many of the other schools within the system offered some sort of final examination, written by the teacher for students for students generally described as being in "mortal danger" of failing: a last chance exam. In

several west side situations, no last chance exam was even offered. As one person remarked (W11) "...nobody seems to mind. Maybe next year."

Teacher's feelings about the consistency of marks were reflected when one respondent commented that without common final exams, one teacher's "A" may bear no resemblance to what another teacher considers to be an "A".(E8)

Because there is no cross-city examination, there are no consistent standards between the schools in the system. Consumer Education is the only mandatory graduation requirement which does not involve a school-based or city-wide examination. Courses such as Home Economics or Physical Education which are also considered low in status or priority do require students to attain some consistent standard, at least within the school.

Consistency of Content: As far as consistency of content within the school, there was a wide range of situations. In the schools where there is only one teacher of Consumer Education, obviously there is no difficulty maintaining consistent standards and content.

The situation in schools with a number of practitioners of the course ranged from limited consistency, to a great deal of consistency. The schools with a limited amount of consistency had no common course outline, no meetings of the staff involved, cursory comments made in passing about who's teaching what: basically, a group of practitioners teaching the course in isolation, bound together only by a common course name, and sometimes, a common textbook. Other characteristics of this type of situation were lack of strong department head leadership, many teachers from different course constituencies teaching singleton blocks to fill teaching loads, and administrations who viewed the course as a "throwaway", (W6) as a temporary irritation which would not be around forever or in cases where the course is used as a "dumping ground" (E6) for students the school was trying to keep "off the streets" as long as possible.

The schools with the greatest amount of consistency of content were the three who used a common outline for the

course that the teachers in the particular school had written with collegial consultation. These same schools also have a common final examination which counts for a predetermined portion of the final grade.

In addition, one of these schools also has a central resource room which contains files of information and handouts which are available to all teachers of the course within the school. The two teachers who were interviewed at the school commented on what a "bonus" this was, not only for themselves but for the other teachers of the course who were from other departments. This central resource room was set up at the instigation of a teacher formerly at this school who was one of the original developers of the course. Even though she is no longer at the school, the organizational foundations set up still bear results in the particular situation. Unfortunately, next year Consumer Education will no longer be staffed by anyone at the school who will be acting as a resource leader due to the fact that the Business Education personnel are going to be involved in the additional new course offerings such as IDP which are coming under the Business Education curriculum.

Sharing of files and resources seemed to be the case in two of the schools where there was a person on staff who was very familiar with the course, or who taught a full load of Consumer Education. These people were used as "in house" resources by other less experienced teachers.

Two other schools had meetings throughout the year, in one case twice a year, and in the other, four times a year.

In the balance of the schools, informal meetings and discussions "in the hall" seem to be the way the teachers keep in touch with each other.

For whatever reason, it would appear that the management of consistent grading standards and content coverage for this course have not been adequately addressed.

Teachers' Perceptions of the Course:

Personal Energy devoted to Consumer Education:

When the respondents were asked to rate the amount of time and energy they personally devoted to this course, with 1

being lower limit, 7 being upper limit, and 3.5 being the same amount as spent on other courses, the mean was 5.8. This indicates that Consumer Education requires more time and energy than other courses. Said respondent W7, a ten-year veteran of the course "I spend most of my time on that. Changing things. Always." Many respondents commented that because of the wide-range of topics in the course, it was very difficult to keep up-to-date without doing a great deal of preparation. Many topics in the course are subject to change, especially those areas relating to legal aspects and taxation, and thus, the preparation for these units was never static.

Several others commented on the persistent marking load associated with the course and its variation of content topics. Another person commented that "If 7 is burnout, I'm a 6. People warned me it was going to be a lot of work and it was a lot of work. I was bagged by March. I hobbled into Spring Break." (E5) Comments from yet another person were "In terms of all the other courses I've taught -I've taught all the Socials Studies and English courses - more than any other course." (E7)

Administrative Support:

Most teachers felt the administration were in most cases supportive in their attempts to teach the course.

However, administrative support is a rather vaguely defined entity. A number of teachers said that while the administration was supportive to them on a personal basis, that lack of administrative support was exemplified by the following: openly referring to the course as "the crumbs" or as a "throwaway", by not insisting on some formal organization of the course within the particular school, by the haphazard method that the course is staffed, and by the frequent incursions into the time allocated to the course. One experienced west side teacher (W7) was directed by her principal to "Cool it because your course is taking the students' time from their academics."

This non-supportive behaviour leaves the teachers with the feeling that they are teaching a course considered to be second class. As well, the practice of having the course taught any old place be it a Band Room or a Home Economics lab, and a general lack of money to purchase needed resources further frustrates those teachers trying to do their best.

In those schools where the course is only offered at the Grade 11/12 level, administrators have been receptive to the change from offering the course at either level. In all cases, the insistence for offering the course at the senior level was initiated by the teachers actually involved in the teaching of the course.

Resources:

Of interest to any teacher of a school subject are the resources and aids available to facilitate effective teaching of the course. The following are a few of the responses given about the resources connected to Consumer Education.

a) Textbooks:

The prescribed textbooks were the first resource examined. Respondents were asked to rate whichever textbook they personally used with their classes, with 1 being the lower limit and 7 the upper limit. The ratings teachers gave the two textbooks provided a normal probability curve because most respondents did not rate the textbook as either a 1 or a 7.

The mean score for the Grade 9/10 textbook "Looking at the Consumer" was 3.16. Users commented it "lacked depth", was "skeletal in content", or "virtually useless". One of the teachers (W9) of the junior level book was still using the old textbook written in the early 1960's "General Business and Consumer Fundamentals". (Treliving, J.T., McGraw-Hill, 1978). In order to augment the poorly rated junior textbook, two schools (W11, W5) require their students to purchase a workbook which dovetails with the course content: "Guide to Wise Consuming", (J. Kwekkeboom. McGraw-Hill, 1974) They felt it was Canadian-oriented, specific in intent, and was very activity-oriented - a necessity for teaching the junior course.

The senior prescribed textbook "Economic Decisions for Canadian Consumers" (Leet and Driggers, Wadsworth, 1984) was more positively received although it showed the same normal probability curve with no ratings of 1 or 7. The mean rating for this book was 5. Comments made about this textbook ranged from very positive comments such as, "comprehensive coverage of material", "providing a solid background", to one person's negative comments about "urban bias", "limited view of role of women", "outdated",

"pro-business and anti-labour".(E6) Several teachers commented on the lack of Canadian content in the book. Teachers also commented on the "poor" or "limited" treatment given to certain topics, such as Contract Law, Insurance and Employer/Employee Rights and Responsibilities.

Two schools teaching the senior course did not use the textbook at all, preferring to use more particularized resources available from alternate sources: business magazines, industry handouts, pamphlets from governments to name a few. (W1,W8) Three east-side schools indicated that the vocabulary-level was too difficult for the student population at their school. (E1,6,8) One respondent commented that the resource material for the course would be better organized as a series of Modules, rather than having the core information organized in a single textbook. (E1)

b)Audio-Visual Resources:

The area that generated the greatest number of responses concerned the Audio-Visual Resources. When asked about the audio-visual resources, ten of the respondents specifically commented on the desperate need for some up-

to-date materials. They universally felt that what was available was so dated that the pupils found it "hilarious", and then "you've lost them".

c) Additional Resources available for the Course:

A number of respondents said that acquiring the resources and materials for this course was no problem because there are "thousands of them". Other helpful resources mentioned were the School Board sponsored in-service meetings held after school and dealing with a range of content areas: legal issues, taxation, Family Law etc.

(W12,W7)

Several of the experienced teachers would prefer to have the in-service focus on the changes that have occurred in the content area, feeling that in-service which focuses on teaching skills for beginning teachers of Consumer Education were not of interest or value for them. (W7, E8, E7)

Another of the widely-used resources for this course were the binders of background information and the materials

contained in the recently issued Curriculum Resource Book. Unfortunately, not all teachers of course were aware that such a resource book was available!

Newspapers also provided many teachers with ready sources of topical information. One senior level course published their own "Consumer Education Newspaper" as a class project. (E5)

Beginning teachers were grateful for the files and materials provided by experienced teachers of the course. All of the beginning teachers had access to colleagues' material, and all of them used at least some of the material. One school had a designated classroom which contains file of all pertinent information and resources available. Everyone teaching the course in the school, 6 of them, use the room as a central resource area. (E10,4)

Another frequently used resource is the Junior Achievement sponsored Project Business teaching packages and Teacher/Consultants. The teacher/consultants are business people who volunteer to work with high school students on a regular basis. Every year, the teacher/consultants and teaching packages are made available free of charge to any

teachers willing to have this program included as part of the Consumer Education curriculum. Respondents gave the use of the Project Business packages and Consultants mixed reviews: it seemed very dependent upon the Business Consultant whether or not the experience was of value. Three teachers commented, in essence, that they would never allow Project Business into their classroom again. Two teachers of the senior level course indicated that the content of the Project Business package was not acceptable for Grade 11 and 12, it was better targeted for the junior course. (W1,E6)

Ministry of Education Requirements:

a) Compulsory Nature of the course:

Of the 23 people interviewed, 15 were in favour of Consumer Education being a graduation requirement, while 6 were not. Two had "no opinion": both were first year teachers of the course and had not thought about the issue.

Those not in favour offered the following reasons: 2 cited the amount of content overlap between Consumer Education and other courses (E6,W12); 3 respondents cited the compulsory nature of the course as producing a negative attitude towards the course. Because it is a compulsory course, a number of students did not want to be in the class in the first place and they projected an attitude detrimental to the teachers and to the course (W6, W10,E6). The sixth respondent (E9) not favouring Consumer Education as a compulsory course felt since the course had originally been intended for Grades 9 and 10, it was missing its intended audience anyway.

Of the 15 who responded favourably to the compulsory nature of the course, (E11,10,8,7,5,3,2,1, W1,2,3,7,8,9,11) more than half of them commented that the students were not learning this information anywhere else: either they were not getting the information from home, or were from a cultural background quite different from the traditional background of British Columbia. Several respondents stated that a powerful reason for having a course such as this was the general lack of knowledge or naivety of the students about "the real world".

One teacher, while not suggesting it as a reason for retaining the course as a graduation requirement, commented that without it she and a lot of others who were "low on the seniority scale" would have been without a job.

b) Government Final Exam?

The debate about the value of a government or provincial final examination centred around the usual issue of whether it is more beneficial to maintain standards and therefore impose a provincial exam on the course, or whether it is more beneficial to allow for flexibility and diversity and leave the course free of a provincial examination.

When asked to give an opinion about government final exams, 4 respondents did not wish to offer an opinion. One person felt that because her school already had a common final exam (W5), there would be no necessity for one. The other three who had no opinion about a final exam were either first year teachers of the course, or teachers teaching the Grade 9/10 level course.

Eight respondents were opposed to the idea of a government exam feeling the value of flexibility and diversity outweighed the value of common standards.

(E10,E6,E5,W3,W8,W11,W9,W10) These were their comments: would have to be "too watered down" to cover the diversity of topics in the course (W10); because the course is "project-oriented, it would be extremely difficult to get an acceptable exam" (E5); "would detract from what should be a comprehensive course (W3); respondent W8 would not favour a final exam because he teaches only 6 topics, but feels the flexibility of doing this is preferable to the constraints of a final exam; W11, W9 and W 10 teach the junior course, or have taught the junior course, and feel government exams are inappropriate for junior courses.

Five respondents "sat on the fence". For this group there were pros and cons to having a government final. Respondent W7 typified this group by commenting that a government exam would "defeat the purpose, as the information in the course is constantly changing, but in some ways a government exam would be a good idea in order to maintain standards". Other people in this group felt because of the diversity of topics and teachers involved

with the course, it would be almost impossible to write a common final exam. (E4,E6, W4)

Six respondents were favourably disposed to the idea of a government final exam. All six of the respondents are teachers who have taught the course for a long period of time. Five teach at the senior level, and the one junior level teacher feels that some sort of "norming exam every so often would be good" (W5).

Of the five teaching the senior course, four of them teach on the east side and two of these four teach the course full-time. The sole west-side respondent who reacted favourably to the idea of a final exam is a department head who is strongly in control of the course: the staffing, course content, and consistency. Comments from these five were: "I've been waiting for a government exam to come out every year";(E9); "I think if teachers understand as professionals we all have to cover the same curricula, then a government exam would be fine." (E11); "I'd be very comfortable with that. It would give it greater legitimacy. The government seems to waffle on the course." (E8); "I would not like to see a government final counting for 50% but I would welcome one counting for less

that 50%. I think if you're going to have a compulsory course, you might do that to ensure that the topics are being taught. I have a feeling given the scope of the course that some of the topics may not be taught and that would be cheating the students of learning something that's valuable." (E7); "I'm surprised that they haven't come out with some sort of government exam for this course because it's a compulsory course at the senior level. I think that would do a lot for the course because there's so much flexibility in what you can teach and who teaches it that I think it would at least give some guidance as to what the government would like." (W1).

Perceived Attitudes to the course:

The only attitudes about the course which are first-hand are those of the various respondents. Any parental, student or administrative attitudes suggested are those which the teachers perceive: they are not first-hand.

a) Perception of Parental Attitudes:

It was not within the scope of this study to access the opinions of the parents or students directly. When asked the question "What sort of reactions or comments do you

get from the parents about this course?" 19 reported that the parental comment most often heard was "I wish there was some course around like this when I went to school" or some such comment. Two teachers reported parents had asked if they could come to class too!

It should be realized that these comments represent only the opinions of a very small spectrum of parents: those who attend parent-teacher nights, or who have had direct contact with the Consumer Education teacher.

b) Student attitudes:

When asked the question "What sort of reactions or comments do you get from your students about this course?", teachers perceptions of student attitudes showed a range from those who felt most students accepted that the course as a "fact of life" and went about it in a "businesslike" manner, to those who commented on the negative, "lacklustre" attitude of their students. When asked if these negative attitudes were towards Consumer Education specifically or just school in general, the teachers were of the opinion that it was negative towards anything related to school or work. Negative reactions from the students were perceived to stem, in part, from

not liking anything to do with school, and/or dislike of anything compulsory or "laid on".

Some teachers mentioned their brighter students had commented on the pro-business bias of the course, and requested less biased information.

Teachers of the Grade 9/10 course universally found that the most successful units were those which offered "hands on" activities: banking forms, taxation returns. Younger students were also receptive to topics which might actually happen in the near future: buying and insuring cars being an example. Anything theoretical or dealing with too far in the future like buying a house, or life insurance, were "sleepers".

Whereas older students also enjoyed the activities, they could also see value in the more theoretical aspects: investing, economic theory, legal issues. Teachers of students who had already been out of the system and were returning to gain high school graduation found when these older students (19 or 20) related "real life" situations to the other students, the course became much more "believable".

West side teachers also felt there was still some resentment towards the course because Consumer Education had reduced, by one, the number of elective choices. One teacher commented that the students would rather take an extra Math or Science course because there was "very much a pecking order" about the status of courses. (W5) At her particular school, any of the practical or Fine Arts courses were not high status courses. Many students only took them when required to. Anything which would not help towards their future aspirations was of limited importance. Extra academic courses might help, therefore these students perceive "value" in their academic studies. (W6, W5, W3)

c) Administrative attitudes:

Administrative attitudes could not be directly obtained because permission to interview administrative staff is not granted for end of school terms due to the heavy administrative responsibilities at those times.

When asked the question "How supportive is the administration to this course?", most teachers felt the administration was supportive to them as teachers, but

indicated that they felt the administration had initially handled the course as a political "football" (E6, E4, W4). Two other teachers commented that support for the course had been either non-committal or non-existent until the administration had seen and heard from the students about the content of the course. (W1, E7)

When asked the question "Do you think they (the administration) view it as an important course in the school?", the following information was obtained.

15 respondents perceived negative administrative attitudes towards this course exist within the Vancouver school system. Respondents commented on these as examples: staffing procedures which prove detrimental to the course; offering of the course at the junior level; frequent incursions into the prescribed curricular time; and lack of policy about issues of consistent content and grading procedures. Respondents cited these negative comments, "the course is a crumb", or a "throwaway", or "make it less challenging so time could be spent on the academic courses", as further examples of negative administrative attitudes to this course.

The comments from respondents indicate that negative administrative management of the course is much more apparent in west side schools than in east side schools.

d) Attitudes of Colleagues:

Teachers of Consumer Education noticed comments from their colleagues about the course were now much more favourable than when the course was instituted in 1982. It seems as if much of the controversy surrounding the mandating of Consumer Education has died a natural death.

Negative comments which come from teachers seem to originate from two sources: teachers of elective areas, and from counsellors. Teachers of elective subjects "blame" Consumer Education for the demise of their areas: Industrial Education, Home Economics, and Fine Arts departments have complained loudest and longest.

Addition of Consumer Education into the junior grades means students take one less elective course during the grades 9 and 10. This then impacts upon the senior electives because there are fewer students who can qualify to take the senior elective courses. Consumer Education

teachers who are from some of these depleted elective areas would rather be teaching in their elective area, and are the first to admit it. Respondent W11 offered this succinct comment "I'm much more comfortable teaching what I've been trained to do, but what the heck, with Consumer Ed. I've at least got a full time job." Respondent W6 also stated that she would never wish to teach the course again: she felt extremely uncomfortable teaching in a classroom, having spent all of her previous teaching career in the gym.

The second source of negative comments about Consumer Education come from the Counselling Departments. Counsellors are responsible, in part, for ensuring students formulate a course of studies which will permit a graduation from high school, and one which will not limit students' future choices.

In the seven schools which continue to offer Consumer Education at both levels or at the junior level only, students told the respondents they had been advised to take the course in order to "get it over with", or "get it out of the way". Even though Consumer Education teachers unanimously feel that the correct or better level for

teaching the course is during the senior grades when it is more relevant, the influence of the counsellors' can still be seen. Research reports conducted on this course support the comments of Consumer Education teachers that it is preferable to offer the course at the senior level. (ERIBC 82:14)

The respondent's own attitudes about the course were interesting. Positive comments included "my most enjoyable course", "...my being so enthusiastic about the course", to list a few. Others focused on the usefulness of the course, upon the relevancy, and the diversity of the content.

Negative comments could be categorized into these three areas: the compulsory nature of the course means there are students who did not want to be in class; the negative feelings generated over the seemingly political inclusion of the course - as one person commented "I think it came out with such a political cloud over it that I think a lot of people looked at it as being a Social Credit vehicle

and some people still do" (W1); and in some schools, the aftermath of the territorial infighting which resulted when the course was included in the Secondary School curriculum in 1982 as a compulsory graduation requirement.

Suggestions for Improvement:

Improving or making a course better can be also considered to be removing the problems associated with the course. Some respondents cited problems while the others offered suggestions for improving the course. The two differing viewpoints: problems and/or improvements, have been combined because the intent of either is aimed towards overall improvement.

For ease of organization, the improvements/problems will be discussed in two sections: those relating to materials and equipment, and those relating to the teaching atmosphere at a particular school.

Materials and Equipment

Eight respondents pointed out the need for a serious updating of the Audio-Visual resources. As noted earlier, dated or unsnappy presentations meant the students were "lost".

Copies of relevant audio-visual materials need to be in every school for ready access. As one person commented "The school board is well aware of what we need." (W1)

The next most frequently cited problem/improvement is the need for an updated, unbiased Canadian textbook. Care and attention need to be given to vocabulary and reading levels due to the increased numbers of English as Second Language (ESL) students are in Vancouver schools.

Improved end of chapter questions are needed: not just ones which require regurgitation of straight facts. Content areas such as labour, contract law, banking industry, and labour/management need expansion.

In the area of professional development, several respondents commended as excellent the after-school Board

sponsored workshops which were held last fall and dealt with a variety of issues. One long time teacher of the course would prefer professional development which did not focus on initial teaching material: she would like sessions with professional groups, for instance lawyers, to provide additional background information rather than those which focus on basic how-to-teach techniques.

Appointment of a person knowledgeable about and experienced with the teaching of Consumer Education who would act as a District Helping teacher was identified as a need by many of the respondents. With the creation and inclusion of new Business Education course offerings, many respondents felt Consumer Education was being shifted to a less high-profile position within the Business Education heirarchy. Continued district level support was identified as a need for this course. (E6, E7, E8, W1, W4, W6, W10)

Summary Statements concerning the Current state of
Consumer Education:

The focus of this chapter has been presentation of information which will assess the current state of the Consumer Education course within the Vancouver secondary school system.

The eighteen secondary schools were divided into two categories depending upon their geographical location within the city. Using Main Street as the dividing line, the schools were categorized as East or West. Vancouver's sole "downtown" school has been included in the East category because of similarity of student population and socio-economic background. Ten of the schools are contained in the East side group and eight in the West side group.

The information obtained from the interviews revealed the following :

1. Teachers of Consumer Education have a variety of educational and teaching backgrounds.
2. In all 18 secondary schools, Consumer Education is claimed by the Business Education Department.
3. More than half of the teachers interviewed had not requested to teach the course: the course was assigned to them. The practice of assigning the course was prevalent on the West side of the city.

From these facts, the following themes appear: Teachers who requested to teach the course were more interested in retaining the course as a compulsory course, and were generally more in favour of instigation of a government examination for the course. This group of respondents were also more concerned with consistency of content, and

continuity of teaching staff: all of this group wished to continue teaching the course. This group of respondents had designed their own unit plans for the course, or had developed one in consultation with colleagues.

4. The responsibility for, and management of, the course show two different management styles. With one, the administration exercises control over staffing and timetabling; in the other, the Department Head becomes the person primarily responsible for the course. The former is prevalent on the west side and the latter on the east side of the city.

5. All schools allocate the prescribed number of curricular hours. The only variations exist in the semestered schools where the number of hours is 85-90 hours, and at a small west side secondary school which considers Consumer Education a junior elective: the course meets 3 out of 4 class hours.

However, Consumer Education curricular time is "borrowed" for a variety of programs. Curricular time is generally not borrowed from academic subjects such as English or Algebra.

6. On the east side of Vancouver, Consumer Education is offered at the Grade 11/12 level in 8 of the 10 schools. On the west side of Vancouver, the opposite is the case: 5 of the 8 schools offer the course at the junior 9/10 level.

7. Course content shows variations between the east and west side of the city. Re-interpretation of the prescribed curriculum may be the result of the following.

Respondents from the east side universally felt the information in the course was new to their students: it had not been taught at home, and many of the students were from different cultural backgrounds. They also felt the students approached the course in a serious and businesslike manner. Because the course was generally offered to the senior students, the subject matter was more relevant. A limited number of east side students continue on to post-secondary education. What becomes of prime importance is information which will become useful soon after graduation.

West side respondents commented on a number of factors which occurred in their particular teaching circumstance: much of the material was already taught at home by the parents; because the course is offered to younger students, the emphasis of the junior course was modified to focus on being a teen consumer.

The higher socio-economic background of the west side also lead teachers to comment it seemed many students took the course only because it was compulsory. Generally the students did not approach it as seriously as academic courses: only courses which count for university entrance are considered "important".

8. In many schools, both east side and west side, there are no consistent grading standards.

9. Of the 23 respondents, 15 supported retention of the course as a graduation requirement. These 15 respondents were evenly split between East side and West side schools.

10. Addition of a government final exam gave the following result: 4 had "no opinion"; 8 were opposed to

the idea; 5 could argue both sides - seeing pros and cons to the idea; and 6 were strongly favourable.

Those in favour of a final examination felt maintenance of standards was of greater benefit than maintenance of flexibility. All five respondents in this group are experienced teachers of the course, and all but one teach on the East side.

11. Concerning the day-to-day operation of the course, teachers commented on these issues:

a) The high level of energy required to teach this course.

b) Respondent's attitudes about the Consumer Education course reflected whether teaching the course was a personal request or an assignment. Those who had requested the course were much more positive about the course.

c) When asked the question "What sort of reactions or comments do you get from parents about this course?"

19 teachers perceived parents to be supportive about the inclusion of this course within the secondary school curriculum.

d) When asked the question "What sort of reactions or comments do you get from your students about this course?" teachers perceived student attitudes to range from positive: realizing the value of the content, approaching assignments in a businesslike manner; to negative: dislike of anything associated with school, or anything compulsory, considering Consumer Education of secondary importance to academic subjects because it is not considered for university entrance.

e) District office support was commended in the realm of professional development. Two recommendations were made: the need for a district consultant or helping teacher for this course; the need for up-dated audio-visual resources with copies for every school in the system.

f) Resources for teaching the course are widely available. The prescribed textbooks were rated on a scale of 1 to 7, with 1 being the low end of the scale. The textbook prescribed for the Grade 9/10 level, "Looking for the Consumer" received a mean score of 3.16. The senior level textbook, "Economic Decisions for Canadian Consumers" was more positively rated at 5. Ratings of both textbooks showed a normal probability curve.

g) The administrators' role was perceived as being either supportive or non-supportive to the course.

Support for the course is much more evident in East Side schools: management of the course is more the responsibility of the Department Head than the administration, staffing of the course is "by request"-from year to year there are more repeat teachers of the course, the course is regarded as important and not used as a timetable filler. Generally it is offered at the senior level.

h) Consumer Education teachers received mixed responses about the course from other teachers: positive from those

who had taken time to familiarize themselves with the course, and negative from those who regard Consumer Education as a product of the Social Credit government, and from those elective areas (Industrial Education, Fine Arts, Home Economics) who attribute the depletion of these areas to the inclusion of Consumer Education.

Negative feelings are also created in schools where Counselling Departments advise students to "get it over with" and who frequently borrow time from Consumer Education.

Summation of Findings:

Examination of the information offers this assessment of the current situation: the treatment and perception of the course within the Vancouver secondary school system can be categorized as either supportive or non-supportive.

In general, the treatment and support for the course is more positive in East Side schools than in West Side schools. The factors and influences which have contributed to the "positive" east side re-interpretation of the course will be discussed in Chapter Five.

CHAPTER FIVE:

RESEARCH QUESTION TWO: Factors which Contribute to the Current State of Consumer Education.

Overview:

Information presented in Chapter Four addressed Research Question One: what is the current state of Consumer Education. The information indicates that Consumer Education operates in two different atmospheres: in a non-supportive atmosphere, or in a supportive atmosphere. In general, the atmosphere of East side schools is currently more supportive of the teaching of Consumer Education.

This situation arises from a number of factors and underlying themes. The second Research Question addresses these contributing factors which create the current situation of the course. These factors and underlying themes will be discussed in this chapter.

Research Question Two: Factors which contribute to the current state of the Consumer Education course:

Teachers of Consumer Education identified three areas which they felt seriously affected their teaching of the course. All three areas are related to the atmosphere in their particular school which can either be considered to be a "supportive" atmosphere, or is found to be "non-supportive".

The information revealed by Consumer Education teachers is that the atmosphere for effective teaching of this course is generally more supportive on the east side of the city than on the west side.

The following comments and information support this view: Teachers identified three factors which directly influence the current state of the course. These contributing factors are as follows: staffing practices associated with the course; the perceived status or image of the course; and the territorial disputes still lingering from the courses's inception.

These three factors which contribute to the current state of Consumer Education will be discussed in that order.

a) Staffing Considerations:

In terms of their responses to the open-ended question about the ways in which the course could be improved, eleven of the respondents identified the prime problem with the course as being the the method in which it was staffed. (E9,10,11,8,7,6,5,W1,2,7,8,). Most of these people sharply criticized the practice of "farming out" the course year after year as a filler for anyone needing to complete a teaching load. Too many people end up teaching the course who do not really wish to: "Never again. I hated it!" (W5) was one person's comment. As evidenced earlier, of the 23 people interviewed, 12 people have been assigned the course, and only 11 have it by choice.

The comments from the respondents were: "Over the past few years I have seen it farmed out to different teachers who need a load. That's the way they deal with it in every school in every dictrict. I have seen it taught with an

automotive bent, or a Home Ec. bent, because of the different inclinations of the teachers." (E9). This same person further commented "Right now everybody's doing a different job and I don't think they're doing justice to the course. Some people who pick it up as a filler do an admirable job, but I also know other teachers pick it up and spend a minimum of time on its because it's not a priority."

Another person stated "I think the administrators should take a little bit more concern in making sure that Consumer Ed is taught by Business teachers. It's not very hard to kill a course by giving it to someone who doesn't have the expertise or the desire." (E11). Another longtime teacher of the course offered this comment "It's being used as a course to give to people whose timetables aren't totally complete so there's frequently 7 or 8 teachers teaching 1 block each of it as opposed to a few people getting together and developing a program. It's a good course; it ought to have just as much weight as any other course." (W2)

Because this course is frequently used as a filler, or "leftover" there is uneven coverage: there are people

teaching the course who do not want to and then do not bother to keep current, or people who make a token attempt to teach the course. By this continued and still frequent practice of "farming out" the course from year to year, there is not as much continuity of teaching and teachers from year to year as is the case in other subject areas. Only two of the schools on the East side (E6, E4) still hand out the course to fill blocks: at E6, three people, one from Social Studies, one from Special Education, and a third one from Industrial Education are all teaching one block each. However, the situation at this particular school will change in 1988-89 because the Business Education department will totally staff all the proposed blocks of Consumer Education. At E4, the situation will be somewhat different: because enrollment in other Business Education courses is increasing, more course choices are being added and Consumer Education will be "let go". As respondent E10 stated (also on staff at E4), politically it hurt the Business Education department to keep the course during this last school year.

The practice of handing out the course to anyone is not the exception, as it is on the East side, but the rule on the West Side. Only two west side schools also exhibit

some of the characteristics which are in evidence in the more supportive East Side schools where the course is taught at the senior level only. Or the course is staffed by people who want to teach the course, and these people express an interest in maintaining the course by teaching it for some length of time - in other words there is some continuity from year to year in the staffing, and there is strong support for the course, either from the Business Education department head or from the person who is responsible for teaching the total load of Consumer Education.

The West side schools generally do not support the course as the East Side schools do: the course is offered at both junior or senior level. Because of this, the students are in effect taking two completely different courses for high school graduation. As well, the course is staffed primarily by people chosen or slotted in by the administration. Teachers are those needing an extra block, whether they have expertise or desire. There are many more teachers teaching Consumer Education for the first time on the West Side. And the practice continues! At W2,W6,W7,W9, W10, W12 there will be teachers teaching the course for the first time this fall. At school W6, a

teacher of German was told she would have to teach two blocks of Consumer Education: she has no interest in teaching it and complained. Instead, one senior class of German was double-blocked to make up one block and she was given a block of junior English, her second teaching specialty. Upon enquiring who was going to pick up the two blocks of Consumer Education, the reply was, "Don't worry, we'll find someone to stick it with."

In most of these west-side schools, there is neither strong leadership nor claim of ownership for the course: no one strongly supports or advocates who should teach the course, and no one seems to care what happens to the course from year to year. Only W1 and W3 are the exception: at both of these schools there is strong leadership for the course coming from the Business Education department. It can be speculated from this that re-interpretation of a course also is dependent upon the personalities of the teachers involved. At the other west side schools, there is little continuity of teachers, and even where almost full loads of Consumer Education exist, the load is split up among many.

The situation is exactly the opposite on the East Side.

At two of the ten schools, there are teachers who teach only Consumer Education. Only one East side school still continues the practice of having no continuing teachers teaching Consumer Education. Teachers of Consumer Education on the East Side generally teach substantial loads of the course, have taught and wish to continue teaching the course. They have made an ownership claim for the course, and have administrative support to teach the course at the senior level only, with staffing done largely on recommendations from the stronger Business Education department heads. Because there is greater continuity of teachers and therefore teaching, there is also greater consistency of content and greater sense of ownership and pride in doing a good job with the course.

b) Perceived Status or Image:

Wherever the course is not supported or staffed indiscriminately, the image of the course becomes that of a "freebie", or "Mickey Mouse" or any number of derogatory comments. Those teachers who have been teaching the course for a number of years and have some sort of ownership associated with it are the teachers who are most upset with the situation. The beginning

teachers, or ones who are teaching it against their real wishes, or who do not wish to teach it again, are the ones who generally could not care about what happens to the course or who teaches it in the future. As one of them said derisively "There is status to this course??"

A number of people commented upon the initial perceptions of the course: how the timing of the course, the apparent bias of the course, and the late arrival of the textbook, had created the conception that the "course was kind of there", definitely an unfavourable first impression of the course.

The course is seen to still be suffering from this image problem. Other teachers make these comments about the perception of the course: "It just doesn't have the kind of status that Physics and Chemistry and all those other courses do. There's very much a pecking order of people and departments." (W2). Another person comments "I think it's something they don't want to teach. It's not an attractive course in the sense that the kids don't treat it like it's a status course. They resent it at exam time if I put a project on. They want to have it in advance, get it over with so they can take care of more serious

things. (W5) Respondent W6 comments "...yet they don't put the same importance on it because they know it doesn't count as far as government exams, entrance to university." Another teacher (W7) states that "It's not looked on as a provincial or scholarship here, so that would lower its status in relation to Algebra or Biology." It would appear that on the west side, those courses which are provincially examined are the high status courses. There was only one negative comments about status from east side teachers: she did not want to teach the course, and has asked to never teach it again. It is her opinion that this information should be taught in the home. (E4) Every other teacher teaching the course in the East side felt their students spent the same amount of time on Consumer Education as other courses, and felt that the only negative feelings towards the course were generated by those students who did not like anything associated with school.

Comments from East side teachers regarding the course's status or image were somewhat different: E5 commented that the "Sacred" conception of the course was damaging in the eyes of some; E2 felt that handing the course out freely was what had caused a good number of the image

problems "The reaction around the school was that many people who didn't want to teach the course were teaching it and doing a real hashed-up job of it."

c) Territorial Disputes:

The territorial disputes which were originally created with the inclusion of this course in 1982, have in most schools, died a natural death. The course has been around long enough now for it to be accepted as a fait accompli. None of the students currently in high school have never been in the situation of not needing Consumer Education for high school graduation - it is something which, for them, has always been there.

Some lingering hints and negative feelings still surround the course and do not add to a positive image for the course. Five of the respondents commented on these lingering negative territorial feelings. Some of the negative comments have come from teachers in elective course areas and some from teachers in the "academic areas".

For example, respondent W6 stated that "...the majority of

staff would not like to see it as a required course. They feel it interferes with the available electives for students. When the course first came in, the comments were that Business Ed shouldn't have this required course and a lot of what we teach is also taught in Home Ec. and in Law and Economics and Consumer Math." The opinions from W11 were "...the Industrial Education Departments has the feeling that its enrollment declining as a result of this course." Another person commented on the negative feelings emanating from other elective areas, "You'll always find some who don't think it should be a compulsory course because it prevents them from taking other elective courses. I.E. don't think it's a good idea; Fine Arts, same thing. It takes a kid out of circulation for a year where they could be taking other electives so those type of teachers have more difficulty." (E2).

Negative comments about Consumer Education also come from the academic areas. Respondent E5 made this comment about the viewpoint of the "...academic subjects..where everyone's fighting for space on the curriculum. I think they feel there should be more space for cultural things if you're in the English Department. Some of the Science people say there should be more emphasis on new

developments in science. Everyone is vying for their room on the curriculum for the changes that are happening. I think they find that Consumer Education, which is the most recent compulsory course, is the one that's impeded them." At two of the West Side schools which have Mini Schools or special programmes for the scholastically able students, the students are not timetabled for Consumer Education in with other students of the school, but have the course taught by someone from an "academic" area who borrows time from Consumer Education when it is needed. At yet another West Side school which has a specialized Language programme, Consumer Education is taught in French, but without French language materials, and by teachers who are only teaching it to fill their load.

In the two West Side schools where Consumer Education does fare better than most, teachers at these schools readily admit to teaching the course as "an academic".(W3) At another school, plans for the 1988-89 school year will mean that everyone taking the course will "take a final exam. I just want to push the kids a little bit here and give them more prep for post-secondary."(W1)

Summary Statements about Factors which contribute to the current State of Consumer Education.

Respondents identified three factors which directly contributed to or created the current state of the Consumer Education course: staffing policies of the various schools, the course's image, and the subject-area territorial disputes.

The following is a summary of staffing practices which prove detrimental to the course:

1. Assignment rather than recruitment of interested and qualified personnel;
2. Use of the course as a timetable filler creates many singleton teaching blocks. Where a number of blocks exist, these should be handled as a definite teaching load and taught by one teacher.

Detrimental staffing policies produce a large segment of Consumer Education teachers who are dissatisfied and disinterested. Inconsistent standards and content

coverage are the end result of these detrimental policies.

The second factor identified by Consumer Education teachers was the image of the course. Their comments indicate the course suffers from a low status for a variety of reasons:

1. It is not an academic course and is therefore perceived to be of less value, not only by students but by colleagues as well;
2. Because it does not have a provincial examination, it is not used for university entrance qualifications;
3. Inconsistent standards, at both the macro and micro levels, give 'mixed' messages to students about the importance of the course;

Lingering remnants of the territorial infighting which peaked in 1982 are still present and contributing to non-supportive teaching situations. These negative influences can be summarized as follows:

1. Some elective course areas regard Consumer Education as the culprit for the demise of their particular elective area.

2. Many teachers of academic subjects regard Consumer Education as an encroachment into curricular time: time which could be devoted to their particular subject area.

3. Failure of Consumer Education teachers to create their own subject area interest group which would function to protect and defend the course against its critics.

The conclusions and implications of these findings will be discussed in the next chapter.

CHAPTER SIX: CONCLUSIONS AND IMPLICATIONS:

The purpose of this final chapter is to present a summary of the major findings followed by the conclusions and implications of the study. Directions for further study will be presented at the end of the chapter.

The summary of the major findings is a condensation of the findings as presented in Chapters Four and Five. The major findings are organized around the general research questions presented in Chapter 1 and are discussed under the headings corresponding to the two research questions.

Major findings will be presented first, and then the conclusions and educational implications of these findings will be presented and discussed.

Summary of Major Findings:

Research Question One: What is the current state of the Consumer Education course in the Vancouver school district?

The interviews conducted with 23 practitioners of the course provided the information which when compiled and categorized provided several major findings about the current state of the course. The major findings were as follows:

1. In all 18 schools, the course operates within the Business Education Department. Many of the teachers currently teaching the course had not asked to teach the course, but were assigned to teach the course. Of the 23 respondents sampled in this study, 12 had been assigned to teach the course.
2. Because of the high numbers of teachers who have been assigned to teach the course, there are two distinct groups of teachers involved in the teaching of the course: those who have requested to teach the course and wish to continue to teach the course; and those who

have been assigned to teach the course and, in many cases, would prefer not to continue teaching the course.

3. The course itself requires a high level of energy and teacher input because of the diversity of content. There is a continual need to keep informed about changes in legislation, and other information pertaining to the course.

4. Audio-visual resources need extensive updating. Copies of audio-visual resources which relate to the prescribed content areas, for example Taxation and Money Management, should be in every school.

Respondents indicate the need for a different textbook for the junior course, Consumer Education 9/10.

5. District level professional development seminars are excellent, but there is a need for continued support for the course. Appointment of a district "helping teacher" responsible for this course was identified as a need by the respondents.

6. Macro level policies originating from the Ministry of

Education have created a curricular position for this course which is unique. Because it is a compulsory course, it is in a protected position and schools are required to allot curricular time and space for it. Even though Ministry guidelines have prescribed content areas, at present there is no mechanism in place to ensure the Ministry guidelines are being followed. Throughout the Vancouver School District, there is only limited evidence of adherence to Ministry Guidelines.

7. School-based support for the course, emanating from the administration of the school and/or from the teachers within the school varies from being very supportive, to being very unsupportive. In general, greater school-based support for the course exists in east side schools than in west side schools.

8. Both the Consumer Education 9/10 course and the Consumer Education 12 course have been substantially modified, or reinterpreted, in the Vancouver School District. There is little evidence of city-wide consistency of course content, and of overall course requirements or standards. Every secondary school teaches a different version of the course, and in many schools,

particularly on the west side of the city, there is little consistency of content or standards even between the teachers of the same school.

Conclusions: Research Question One:

From the findings presented above, two conclusions were reached about the current state of the Consumer Education course within the Vancouver School District:

1. The course has been substantially reinterpreted at the school level for a number of reasons.
2. Macro level policies pertaining to this course need attention and revision.

Summary of Major Findings:

Research question Two: Factors or issues which contribute to the current state of the Consumer Education course:

Teachers of the course identified three factors which seriously affect the course and contribute to the substantial reinterpretation which the course undergoes.

All three factors relate to the atmosphere or school-based support at their particular school, and are as follows:

1. Staffing considerations were either "supportive" or "non-supportive".
2. The perceived image of the course has contributed to its current status.
3. The remnants of territorial disputes produce negative feelings about the course.

Conclusions and Implications of these findings as related to Research Question Two:

The conclusions and educational implications that are reached from identification of these factors will be presented next.

1. Schools treated the course in either "supportive" or "non-supportive" manners. From the interviews and analysis of the data contained in these interviews, the following picture emerges: in some schools, Consumer Education has become an accepted reality and is promoted

or supported as actively as the other courses, and in some schools, Consumer Education is not supported and is treated as a "second class" subject.

Schools on Vancouver's east side exhibit, in general, much more school-based support for the course than those of the west side. It may be the influences emanating from the community surrounding the particular school which shape the Consumer Education course offered within the micro context of the school.

Influences such as the socio-economic level of the immediate school affect what happens within the school and to the courses offered at the school. It can be speculated that the lower socio-economic levels of Vancouver's east side contribute to the Consumer Education course being perceived with greater relevance by students from such a home background. Perhaps because fewer of these same students continue their education at post-secondary institutions, it is of greater importance to prepare them for the reality of the life which will begin soon after high school. Perhaps the administrators of

these same schools realize the relevance of the course, and thus become more supportive in their management of the course.

The east-west split between supportive and non-supportive management of the course is not cleanly divided upon geographic and socio-economic lines. The affect of individual teachers personalities also contributes to what happens with the course. The importance of teacher personality is in evidence in two west side situations where the course fares well, even though the administration does not perceive the course to be as important as the academic offerings of the school. Teacher personality can also negatively affect the course: one east side teacher readily admitted having no desire to teach the course, and prepared for it accordingly.

Schools which are "supportive" to Consumer Education exhibit the following school-based characteristics: first, support from administration and the Business Education department; and second, creation of a subject area interest group or constituency. These characteristics will be examined in that order.

Administrative and Department Head Support: At the "supportive" schools, both the administration and the Business Department support each other in areas concerning the overall routine management of the course. This mutually supportive arrangement manifests itself in a number of ways: the staffing of the course - where the teachers come from, their expertise, the amount of continuity in staff from year to year; how the course is timetabled - as a filler, or given out as a substantial load to a qualified person; and at which level the course is offered - junior or senior. The atmosphere of east side schools tends to be more supportive to the course, perhaps because these administrators are influenced by the communities which their schools serve.

The importance of administrative support was a finding of much research into curricular innovations. Gross, Giaquinta, and Bernstein (1975) identified negative or non-supportive administrative attitudes as a major barrier to effective use of new curricular material and courses. Fullan (1979) stated that administrative support was a critical factor for achieving success. Administrative support should not just be to provide resources and

material, but should also ensure professional development was occurring, that teachers were encouraged to use and adapt materials, that teachers understood and were philosophically committed to the curricular innovation.

2. Development of a Constituency:

The second conclusion was that supportive administrative practices for the course would assist creation of a subject-area constituency or "interest group" which would function to protect and promote the image of the course.

Kirst and Meister (1985) identified three crucial attributes which contributed to the "insitutionalizing" of a curricular innovation. These three attributes were the creation of new organizations or new specialized personnel associated with the innovation, the subsequent formation of a subject-area constituency which would protect and promote the area, and finally, the effectiveness of the innovation should be easily tested or monitored.

Unfortunately, the Consumer Education innovation does not have any one of these three attributes associated with it.

3. Course Image or Status:

Creation of a subject constituency would improve the image of the course. The low status of the course is in part due to what Goodson (1983) labels its utilitarian tradition. Utilitarian knowledge deals with the commonsense, or world of work. Goodson's research outlines the reality of courses which are considered "utilitarian". Utilitarian courses receive fewer resources, the less able students and offer the teachers who teach these courses fewer opportunities for career advancement. Courses which have high-status knowledge are those from the "academic" tradition. Goodson contends that teachers of high-status courses conspire to retain their advantageous position within the school system by creating formidable alliances between their high status subject communities and outside agencies such as external examinations and university entrance requirements which serve to validate and perpetuate these high status positions.

4. Because universities do not consider Consumer Education and many other courses with a "utilitarian" knowledge tradition as acceptable for determining

university entrance, many students perceive such courses as lacking importance or status. Reid (1983) commented that schools were not able to withstand or counteract the restraints placed by these outside agencies. Several west side schools admit their treatment of the course is "academic". A number of the respondents see instigation of a final examination as a possible method for raising the status of the course.

5. The culture of schools in general promotes the status quo and is therefore resistant to change. This is not to say that change does not happen in schools. There have been and continue to be many curricular innovations which are introduced into the educational realm, Consumer Education being an example. Whether the curricular innovations become institutionalized, or fade into oblivion is of interest.

Both Wolcott (1977) and Lortie (1975) stated that the culture of schools was in equilibrium and therefore stability of the system is maintained even when there are efforts to change. Conservative teacher belief systems are characterized by individualistic attitudes which are not open to collegial teaching methods. Common (1983)

stated that teachers "choose to maintain the way of life in classrooms they find desirable". The implication of such literature is that a number of curricular innovations will not be successful, in part due to the nature of the school community. Many will be successful, even though the climate of the school world is not conducive to the changes. The personality of individual teachers, as evidenced in two west side situations where Consumer Education fares well, or in east side situations where the course does not fare well, indicate the importance of this factor.

Recommendations:

This section will discuss two recommendations which pertain to the future of the Consumer Education course: the need for establishment of a subject-area constituency; and revision of Ministry policies pertaining to this course.

1. A vacuum for leadership currently surrounds this course. The course suffers wherever there is weak department head leadership, or frequent turnover of the staff teaching the course, and an administration which

assigns the course without consideration for desire or expertise. The course would benefit from the establishment of a subject-area constituency. Establishment of a subject constituency would assist with micro level course reinterpretations. Rather than having the current situation continue with every school reinterpreting the course in many different ways, establishment of a subject constituency would serve to promote and protect the course.

2. The Business Education Curriculum revision is underway, with September 1990 as the deadline for implementation of the revised curriculum. The following excerpt from the Statement of Intent (January, 1988) mentioned the future for Consumer Education: "Consumer Education 9/10 will be replaced by a broader based Business Education 10 course and Consumer Education 12 will remain in the curriculum as an elective. The content of Consumer Education 9/10 will be incorporated into the new course and other curriculum areas where appropriate. The implementation of Business Education 10 - compulsory or elective - will be discussed after the findings of the Royal Commission on Education have been released and the entire junior secondary programs have been studied.

Consumer Education at the 9/10 or 12 level will remain compulsory until the implementation of the new Business Education curriculum in 1990."

The indication is that Consumer Education will no longer be a compulsory course. The Business Education departments have been offering many new courses in the last few years due to growing acceptance and use of the microcomputer in homes and in offices. With the advent of new courses such as Introductory Data Processing, and Keyboarding, the Business Education departments are no longer victims of declining enrollments or decreased status. Therefore, protection and control of Consumer Education is no longer of vital importance to the Business Education departments. The new course offerings will ensure the future position of the Business Education Departments.

Macro level policies originating from the Ministry of Education should be revised so that its expectations for the course are being met. If the course is going to continue as a compulsory graduation requirement, then the issue of province-wide standards needs to be addressed. Fullan and Pomfret (1977) identified the

importance of the political organizations upon the implementation of curricular innovations. Kirst and Meister (1985) suggested that easily-accessible evidence of compliance was one of three attributes necessary for institutionalization of a curricular innovation. In the case of Consumer Education, mechanisms for determining evidence of compliance are not in operation. To continue offering the course as it exists today will compound the problems of reinterpretation and lack of province-wide standards and expectations for the course. The Ministry of Education needs to formulate a clear policy with respect to desired standards and expectations for this course.

Summation:

This study indicates that the Consumer Education course has been substantially reinterpreted from the course-as-planned into the course-as-practiced for a variety of reasons.

Macro policies which fail to address issues such as consistency of content and standards for grading have contributed to the situation currently affecting the

course. The course has also undergone substantial reinterpretation as a result of the influences from the local communities which the schools serve, from the individual teachers involved in the teaching of the course, and from the policies of the different schools which affect staffing of the course and the grade level at which the course is offered.

This study also indicates that school-based support is critical to the future of this course. The course would benefit from the presence of a "supportive" administrative atmosphere and the development of a subject area constituency of teachers who would promote and protect the course. Lack of a supportive atmosphere or failure to create a subject community may contribute to the eventual demise of the course.

Directions for Further Study:

The following are suggestions for further study:

1. The findings of this study indicate the importance of a number of factors which contribute to the re-interpretation of curricular material and innovations. Studies which examine the interactive influences of teachers, students, department heads and administrators upon curricular innovations and implementations could be the subject of further research.
2. Assessments should be made of the course-as-practiced in other provincial school districts.

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Appendix A: Interview Guide

"Today I would like to ask you some questions about your experience teaching the Consumer Education course."

Section 1: Demographic Information:

1. For how long have you been teaching?

And how long with the Vancouver school district?

Your experience at this particular school community has been for how long?

Have you taught in any other districts or at any other levels and if so, for how long or at what levels?

2. From which University did you graduate? And from what faculty? And your area of specialty was what?

3. If you were to categorize yourself as a specialist teacher in any particular area, for example Sciences or Physical Education, how would you categorize yourself?

4. Into which age group would you fall: 25-35, 36-45, 46-55, 55+?

Section 2: Socio-Context: particular school community:

5. I would like to know how you became a Consumer Education teacher. Was it a course you wanted to teach or was it assigned to you? Why did you want to teach the course?

6. In your total teaching load, you teach how many blocks? How does the timetable operate? How many of those teaching blocks are Consumer Education? And the level or levels you teach are?

7. At your school, how many blocks of Consumer Education were taught last year? Does a department head claim responsibility for this course? Which one? Should the course fall under the jurisdiction of a particular department? Which one would seem to be the

most appropriate?

8. During this last year, did you team-teach your class(es) or were you solely responsible for teaching your classes of Consumer Education? How did this alternative arrangement arise?

Section 3: Resources for teaching:

9. When you started preparing for the course, what did you do to get the information and resources you needed?

10. Overall, which of the resources proved to be especially valuable for you? Why was this?

11. Which of the resources proved to be of little value? And why?

12. If you were asked to rate the prescribed textbook on a scale of 1 to 7 where 1 is the low end, how would you rate the textbook?

13. Using the same scale of 1 through 7, how would you rate the amount of time and energy you devoted to this course this year?

Section 4: Shape of the Curriculum taught:

14. I'm curious to know which topics you taught during the year, and also the order and approximate amount of time spent on each. Do you have a copy of your course outline which could be used for reference? If not, I have a copy of the Curriculum guide that we can use for reference. Is this your own personal outline or something you have adapted from another source? What did you teach this year?

15. I notice you have emphasized these topics:_____.
Why was this?

16. Were there any topics which you just didn't cover this year, for whatever reason? Was it just a matter or

time, or was it for some other reason?

17. Do you feel the amount of time allotted for this course is appropriate, or is it too much time?

18. Next year, if you're teaching the course again, would you make any changes from what you did this year?

For what reasons would you make these changes?

Section 5: Grading Considerations: 19. At this particular school, how is the grading done for the course? How is consistency of grading ensured between the various teachers teaching this course?

20. Are there any year-end or cross-grade exams for this course? Who makes up these exams?

21. How does your school ensure there is some

sort of content consistency taught in this course?

Section 6: Ministry of Education requirements:

22. Do you think this course should continue as a compulsory graduation requirement? Why or why not?

23. Would a Provincial Exam for this course be appropriate? Why or why not?

Section 7: Attitudes towards the course:

24. Tell me what sort of reactions or comments you get from your students about this course. And from the parents?

25. How supportive is the administration to this course? Do you think they view it as an important course in the school? Why do you think this is the case?

26. What comments do you get about this course

from your colleagues?

27. What sort of comments do you make about the course?

Section 8: Suggestions for course improvement:

28. During the time you have taught this course, there have probably been ideas or thoughts you have had about how the course could be improved. If you could make any suggestions, what do you think needs to be done to improve this course?

Thank you for your time and comments.

APPENDIX B: Interview Notes

1. Q. How long teaching?
A. 12 years

Q. All with Vancouver?
A. All with Vancouver

Q. How long with this school?
A. 12 years

Q. From which university did you graduate?
A. UBC with a B.Ed. in Geography and Economics
3. Q. Age group?
A. 25-35
2. Q. How would you categorize yourself as to type of teacher?
A. Business Ed
4. Q. How did you become a Consumer Ed teacher?
A. By choice. I asked to teach it.

Q. Did you ask to teach it right from 1982?
A. No, 1985

Q. What perked your interest?
A. I thought it was a worthwhile course. Something the kids could relate to and use.
5. Q. Do you teach the classes 3 times a week? Approximately 110 hours/year?
A. Yes

Q. Does anybody take time out of your course?
A. Family Life this year took 4 classes.

Q. When you did your teaching for this class, did you do everything yourself or did you team it up?
A. Basically. No (didn't team it up).

Q. How many blocks of this do you teach?
A. 6 out of 8 blocks. I have 2 preps. I get an extra one because I'm the audio-visual coordinator.

Q. So your whole load then is CE?
A. Yes, by choice.

Q. How many blocks of CE are there at this school?
A. 8 or 9. Probably 9.

Q. Does anybody do 9/10?
A. Not at this school.

5. Q. For CE 12, can 11's and 12's go into it?
 A. Mostly 12's but a few 11's. The 12's are encouraged to take it in Grade 12.
- Q. Who encourages them?
 A. The administration.
- Q. And the Counselling Department too?
 A. As far as I know.
- Q. How did this come about that it was just to be at 12?
 A. Rather than offering both, I suppose the administration felt that they had to make a decision where they were going to offer it and they chose to do it at the 12.
- Q. And as far as you know, it was largely the administration's decision?
 A. I've commented to the administration that I believe it should be at the Grade 11/12 level. I don't think it would be as much of a benefit at the Grade 9/10 level. Also, you have to limit the number of courses that the kids take that are similar. If a kid took 9/10 and then took 12, they're going to get a lot of repeat.
6. Q. When you started preparing for the course, what did you use for resources? What did you end up using and what do you still use a lot?
 A. I took the Curriculum Guide and looked at the topics and I looked at the textbook and I used it as a guide but I found I had to supplement a lot of material. A lot of it was dated; I didn't like a lot of the material so I looked elsewhere.
7. Q. Can you remember which chapters you found really lacking?
 A. Definitely the one on Consumer Law and Contract Law. I found the Contract Law in there to be very poor. Contract Law is very important in the course in terms of a lot of the other topics. Transportation was all right but I did a lot of supplementing there. I focused on purchasing a used car as well as a new car and some of the legalities of it in B.C. and I found the book was lacking there. Family Law - I didn't think was very well done. Life Insurance, Wills - not good enough. Employee/Employer Rights and Obligations - limited in the book. Career Planning - poor. Taxation - forget about it.
- Q. How would you rate this textbook generally, 1 as low and 7 as high?
 A. 4

8. Q. How much time and energy do you spend on this course, if you had to rate it?
A. If I had to rate it now, probably 6. In terms of all the other courses I've taught - I've taught all the Socials Studies and English - more than any other course.
- Q. Why is that? Is it because the resources are poor?
To keep up to date?
A. To keep up to date.
9. Q. What do you emphasize in your course?
A. I think underlying themes are important. One of the underlying themes would be elements of a contract, and contracts in general because they fit into most of the sections.
- Q. So do you do an extensive section on contracts?
A. I don't spend 10 periods on contracts. I give them the basics of a contract and contract law and then keep referring to it in all the topics. It's an underlying theme. Supply and Demand - that's an underlying theme. I don't teach it as a lesson but it keeps coming up. I keep referring to it and they understand the concepts by the time I finish. Financial Management in general is an underlying theme because it comes back with many of the topics whether you're talking about Credit or Transportation. The whole element of Budgeting.
- Q. And do you do Savings and Investing?
A. Yes. But Budgeting comes back in many of the topics, whether it be Credit or Transportation. Even in Family Law when you do Marriage, it comes back to Budgeting. I would think that those are the underlying themes that I stress.
10. Q. Career Planning?
A. I do it but at the end of the year when I have 3 or 4 lessons when not all my students are here. I feel that I approach it from a little different perspective than do the counsellors.
- Q. What about Foods and Nutrition?
A. Don't touch that.

10. Q. Is there anything else you don't do? (He's looking at the textbook.)
- A. I don't do the unit on Basic Economic Principles - not specifically as a unit but I talk about the market system, and supply and demand. Decision-Making - that's another underlying theme. I don't teach it as a unit; I teach it as I go along with all the other topics. I do not do Advertising. It's done in Marketing. A large number of our students take Marketing 11 as well as 12. It's also done with many of the English teachers. So I thought it would be just too repetitive. They're aware of the laws associated with advertising but that's it. Comparison Shopping is not done as a unit but it's done throughout - it's part of Decision-Making. That's what I don't do.
9. Q. Who made up this outline?
- A. I did. From the Curriculum Guide.
- Q. Does the other teacher use the outline?
- A. The other teacher used the outline. There are two other teachers - one used the outline; the other did not. He has taught it for a number of years, longer than I have, and he doesn't want to use the particular outline I'm using.
12. Q. How do you find the length of time you have to teach this course?
- A. If you did everything in the Curriculum Guide, it's not adequate. You have to pick and choose. I don't think you'd want more than a year of this but I would like to have a few extra months.
13. Q. I notice your grading scale looks like government standard?
- A. Yes, government standard.
- Q. How do you grade your kids?
- A. They get it for participation in class, homework assignments, quizzes, exams, projects, group work.
- Q. How much of their mark, percentage-wise, do you give for participation?
- A. About 20%.
- Q. Do you ding them if they're late?
- A. For turning assignments in, definitely.
- Q. If they're late to class repeatedly?
- A. Not marks, no.
- Q. Does everybody write a cross-grade exam at the end of the year?
- A. No, only students who have not attained a 60% average.

12. Q. Do you find you've modified the course at all because of the high number of immigrant kids in this school?
A. There's a challenge in it for those who want it and for those who just want the basics, it's available to them. No, I don't think I've modified it.
14. Q. What sort of reactions do you get from the kids about the course?
A. They like it. They come back and tell me that it's one of the most useful courses they've ever taken. They enjoy it in general.
- Q. What's their initial reaction?
A. When they first come in, I give them an outline. They see the topics that will be looked at and some of them are appealing such as Family Law and Transportation and Accommodation. Probably when they sign up for it, they think it's going to be an easy course with very little work in it. That's been my impression over the years. They tell me it's a very easy course if you try. It's very logical and straight-forward. Yet some of them can't deal with that logic. I don't think the ESL population in terms of achievement is a problem; generally the ESL kids try very hard and although their English is limited, they're able to do the course.
- Q. Parents?
A. I attended the Parents' Consultative Committee where they spoke about Consumer Ed and all the parents were in favour of it except one. He did not think it was a worthwhile course; the particular gentleman is very critical of the system and he thought perhaps other challenging courses should be in there, - challenging for his son and daughter in particular. He felt that it was common sense; students would pick it up on their own over the years and they didn't have to be taught a whole year on the topics we go through.
15. Q. Other staff members? Do they have an accurate perception of the course?
A. I'm sure they look at the notebooks that the students lug around; their notebooks are very, very large with the material that I give them and the stuff they pick up. I think it's treated positively in this school and people look at it as a good course. I think it depends on who's teaching it as well. When they look at my course, they see the students are getting their money's worth and it's a worthwhile course.

13. Q. Is that a school-wide standard?
A. School
- Q. If they had say 30%, do they get to write the final exam?
A. Yes
- Q. How much is that weighted?
A. Officially, 50% of their total year. If they have above 60% and they have poor attendance, or they have not turned in assignments or rarely did their assignments, they could be asked to write. There are very few like that.
- Q. Do each of the teachers write their own final exam?
A. The final exam was used by myself and another teacher but not the teacher who is doing a different outline.
12. Q. What do you think about it being a compulsory subject?
A. I think it should be because I find the students in this school are very naive; they know very little about consumerism, and I think that most of the students pick up information that they will use immediately or in the very near future. Their notebook is done as a resource; they want to keep them. They come back and tell me that they use the material. It's the one notebook that they keep. So I think it should be kept at the Grade 11 and 12 level, and it should be a course they have to take.
- Q. Do you find they're not getting the information from home?
A. Definitely not.
- Q. What is your feeling about whether there should be a government final exam? Or a city final exam or do you think standards are pretty much the same?
A. I can't answer that whether standards are the same in the city. I can only answer within the school. I would not like to see a government final counting for 50% but I would welcome one counting for less than 50%. I think if you're going to have a compulsory course, you might do that to ensure that the topics are being taught. I have a feeling given the scope of the course, that some of the topics may not be taught and that would be cheating the students of learning something that's valuable. I believe 50% for final exams in general is too much. I have the 50% policy in CE just to stay in harmony with the government exams. But in the final analysis, that is not adhered to strictly. There are students who pass with a lot less than a 50% average depending on effort. That's because you're picking up students from a wide range of backgrounds. Some students are so weak they would never attain 50%.

15. Q. Do you feel it has a better image because the course is not being handed off to here, there, and everywhere?
- A. I think some of it starts with me being so enthusiastic about the course and that rubs off on the students and that then gets to the other teachers. As well when the other teachers talk to me about it, they see the enthusiasm I have for the course. We do talk about it. Many of them have said they wish a course like that had been taught when they went to school.
- Q. Any snide comments?
- A. No, not at all.
- Q. How supportive is the administration?
- A. Very
- Q. And that would manifest itself how?
- A. In terms of who teaches it, what level it stays at, in terms of things I need for the course and help they could give me in terms of arranging field trips and money.
- Q. You say that at the end of the year, a lot of students are gone because they're studying for exams. Does that happen with a lot of courses?
- A. The last week particularly. It depends on how long school is kept in session. This year school was in session until Friday and exams had started on Wednesday so you can't really expect your kids writing exams on Thursday and Friday to be in class. Also, during that week they were studying. That's the week I'm talking about.
18. Q. What do you think is wrong with the course?
- A. I don't think anything is wrong with the course in general other than there being a bit too much information in it to teach in a year. The course in general is an excellent one.
- Q. Any changes you'd like to see?
- A. I don't think I'd change it very much. I'd probably keep it as it is.
- Q. What would you like to see that would make your job easier? Someone mentioned they'd like to see a pamphlet of all the government handouts.
- A. If we're talking about the Fast Facts, some of them are good; some of them are very poor. We have a resource book now we can fall back on. I use about 20% of it. I think it's good if you've never taught the course. I think though you have to be very selective.

18. Q. How do you feel about the image the course has got?
Improving?
- A. I think it could still do with some improving. I think in our school and in our community, it has a positive image. When the students take their notebooks home and the parents see what's in it, they see that it's worthwhile and up-to-date.
- Q. If you were asked to teach the course again, how would you feel about that?
- A. I am teaching it next year - 4 blocks and I'm taking some Accounting.
- Q. How did that come about?
- A. Again by choice. The other person who's teaching it, in my opinion, will do a very good job. The other fellow has 4 blocks. He will follow my outline, not that my outline is the best outline, but it gives some consistency. Our department head wants the outline followed; she wants consistency.
- Q. Is CE claimed by Business Ed.?
- A. It's claimed by Business Ed and next year it'll be claimed by Socials Studies as well but it's a Business Ed course.

Further Comments - One of the comments he made is that one of the problems with the course is that if it's assigned to fill up a teacher's load, what happens is the people don't want to teach the course and they don't prepare for it properly. The other thing that's a big problem with the course is trying to keep up to date with it. He said if they're only teaching a block or two, they don't bother keeping up with the legislation; they don't bother keeping up with the trends. Therefore, the kids end up challenging them and the kids don't even want to be in their section. The older person on the staff who is teaching the course is, in fact, not teaching the new course but is still teaching the old General Business and Consumer Fundamentals course under the guise of Consumer Ed. He said perhaps some sort of district-wide exam might bring some of those things to light. He feels there are some parents too who do not favour this course because they feel schools shouldn't be offering any courses that aren't true academic courses.

APPENDIX C: TEACHERS' UNIT PLANS

CONSUMER EDUCATION 9/10

COURSE OUTLINE

TEXT: LOOKING AT THE CONSUMER (B.C. Edition), John C. Wood
(other reference materials will also be used)

OBJECTIVES:

This course will help students to:

- gain an ability to estimate, evaluate, and make consumer decisions based on individual goals and values
- understand law as it relates to the consumer
- manage their resources to provide satisfaction
- apply knowledge of shopping skills in the marketplace
- define and apply terms used in the marketplace

GENERAL OUTLINE:

1. Needs and Wants
2. Decision-making
3. Getting a Job:
 - job hunt
 - resume, cover letter
 - application forms
 - interview
4. Entrepreneurship / Jobs in Industry
 - owning your own business
 - working for others
 - unions/management
 - forms of business organization
 - marketing systems
 - supply and demand
5. Money and Banking
 - personal budgets
 - personal financial accounts - completing forms
 - credit:
 - establishing a credit rating
 - types of consumer credit
 - sources of credit
 - the cost of credit
6. Dealing with the Marketplace
 - law of contract
 - rights and responsibilities of the consumer
 - consumer legislation
 - advertising

- 7. Stock Market
 - history
 - types of transactions
 - types of investments
- 8. Food
 - labels, shopping, additives, food needs
- 9. Clothing
 - inventory
 - fibre, fabric finish and care (labels)
- 10. Housing choices
 - obligations, rights and responsibilities of tenants and landlords
 - housing choices
 - insurance
- 11. Transportation
 - choices
 - insurance
 - maintenance costs

PROJECTS OUTLINE

- Term 1: CREDIT REPORT
 - Interview, 3-page report, chart and presentation
- Term 2: BUDGETING PROJECT
 - keeping family budget for a period of time
- Term 3: COMPARISON SHOPPING ASSIGNMENT
 - Using Consumer Reports

Suggested products:

- appliances	- sports equipment
- Home care supplies	- personal care products
- insurance	- automobiles
- food	

COURSE EVALUATION

Each term:	Major Assignments	25%
	Exams, quizzes, assignments	70%
	Class participation	5%

PROJECT BUSINESS: A consultant will be with us for part of the term to share his/her experiences in the business world.

CONSUMER EDUCATION 9/10 COURSE OUTLINE

I. THE DECISION-MAKING PROCESS (OR Let's make a decision here!)

An introductory unit, you will learn to apply a formal structure to your decisions, a structure which will help you, as consumers, to make increasingly complex decisions. The 5-step decision-making model will provide a common thread throughout the course.

II. CONSUMER NEEDS (OR Let's go shopping!)

What are your needs and wants? In this unit, we will take an in-depth look at items of most interest to students as consumers; we will try to provide the guidelines for planning, selecting, purchasing, and utilizing effectively such items or services as:

- A. clothing
- B. food
- C. transportation
- D. recreation
- E. accommodation

III. MANAGING MONEY (OR Let's pay for it!)

What are your financial options, as a teenage consumer? In this unit, you will be introduced to a system of keeping track of your money, of budgeting, and of planning for the future; you will become familiar with the various financial institutions and their services and with the principles of credit.

- A. Personal Money Management
- B. Financial Institutions
- C. Credit

IV. THE MARKETPLACE (OR Let's be aware!)

Knowing what your needs and wants are and what your finances are, you will then need to be prepared to face the marketplace where you will be bombarded by advertising and by sales programs designed to part you with your money.

- A. Economic and Environmental Considerations of the Marketplace
- B. Organization of the Marketplace
- C. Consumer Decisions
- D. Source of Consumer Information and Assistance

V. GOVERNMENT SERVICES AND TAXES (OR Let's share the wealth!)

Finally, as consumers, you have rights and responsibilities; you must live within government guidelines, support government services directly through taxation, and you will sometimes have to turn to that same government to provide assistance and services.

C.E. 12 COURSE OUTLINE

A person's behavior as a consumer in the marketplace may be governed by legal rights and responsibilities as well as personal and social expectations. The purpose of C.E. 12 is to assist students with their continued growth toward attaining consumer competence and confidence. Individuals voluntarily assume obligations and C.E. 12 should develop in students the ability to recognize the influences on their decisions and to respond appropriately.

You will be evaluated on in-class assignments, homework assignments, oral presentations, quizzes, and participation in class discussions. Your notebook will be a valuable study and reference guide now and hopefully later. You will be using supplementary books, pamphlets, and handouts.

We will be spending anywhere from 6-12 periods discussing each of the following topics during the semester:

- Our Legal System
- The Consumer and the Economy
- You, the Consumer
- Money Management
- Taxation
- Savings and Investment
- Credit
- Family Law
- Transportation
- Accommodation
- Employer and Employee Rights and Obligations
- Travel

		<u>GRADING</u>			
<u>Term 1 & 2</u>		<u>Term 3</u>		<u>Term 1 & 2</u>	<u>Final</u>
A	86-100%	same		CM 50-59	Pass
B	73-85	same		D 35-49	Fail
CP	67-72	same		E 0-34	Fail
CN	60-66	same			
In-class assignments, homework assignments, and					
orals					35%
Quizzes					65%

This is a rough guide as to the way marks will be allocated.

CONSUMER EDUCATION 12

-
- COURSE OUTLINE:
- | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>1. Personal Money Management
Decision-making process
Credit
Savings
Budgeting</p> <p>2. Employment Labour Law
Enforcement of Labour Law
B.C. Labour Acts
Union/employer relations
Workers' compensation
Unemployment Insurance</p> <p>3. Car Ownership
Motor Vehicle Acts
Car costs
Car insurance
Buying a used car</p> <p>4. Real Estate
Renting vs. owning
Mortgages
Landlord/tenant relationship</p> <p>5. Employment
Resumes
Interviews</p> <p>6. Income Tax
History
Individual Tax Returns</p> <p>7. Marriage
Legal Requirements
Ceremony and Party.</p> | <p>8. Contract Law - formation
discharge
breach
chattels
conditional sales</p> <p>9. Insurance - life
property</p> <p>10. Starting a Business
Business structures
Market Research</p> <p>11. Economics
Product Analysis
Supply and Demand</p> <p>12 Marketing
Product strategy
Advertising</p> <p>13. Company Analysis
Annual Reports
Ratios</p> <p>14. Rights and Responsibilities
Criminal
Tort
Court Procedures</p> |
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CONSUMER EDUCATION - COURSE OUTLINE

A person's behavior as a consumer in the marketplace is governed by legal rights and responsibilities as well as personal and social expectations. As the marketplace is constantly changing, consumers are faced with a multitude of alternatives with respect to purchasing, job opportunities and lifestyles. A citizen who makes educated choices and fulfills personal, family and financial obligations is a positive force in society. Also, consumers need to recognize their important role as citizens in the economic system. This course focuses on providing YOU, the consumer, with the skills necessary to participate effectively as citizens and on achieving a greater awareness of YOUR legal rights and responsibilities.

COURSE CONTENT

This course is based on an 8 x 5 timetable with 95 hours of instruction (105 - 10 with counsellors).

1. Decision making	Chapter 2	4 hours
2. Economics and Environment	Chapter 1	5 hours
3. Money Management	Chapter 5	
Budgeting		4 hours
Financial Services		9 hours
4. Savings and Investing	Chapter 6	8 hours
(Counsellors 5 hours)		
5. Credit	Chapter 7	11 hours
6. Consumer Law	Chapter 3	8 hours
7. Advertising	Chapter 4	5 hours
8. Comparison Shopping	Chapter 8	5 hours
9. Taxes	Chapter 11	12 hours
(Counsellors 5 hours)		
10. Employee Rights and Obligations	Chapter 12	4 hours
11. Transportation	Chapter 9	7 hours
12. Accommodation ..	Chapter 10	8 hours
13. Family Law	Chapter 13	6 hours

As we will be moving at a fair pace in this class, it is your responsibility to keep up. If you miss a class for any reason, it is your responsibility to find out what material was covered.

EVALUATION

Grading will be based on assignments, quizzes, chapter tests, projects and class participation.

Quizzes and tests	40%
All other work	60%

Students who fail to achieve a C+ standing will be required to write a final exam. The final exam, if written, will account for 20% of the final grade.

OUTLINE - BLOCKS H-A-B

A. FINANCIAL MANAGEMENT

1. Financial institutions
2. Types of accounts
3. Cheques and chequing accounts
4. Reconciliation statement
5. Calculation of interest
6. Budgeting process
7. Net worth

B. SAVINGS AND INVESTMENTS

1. Investment terms
2. Equity investments - real estate, collecting, commodities, stocks
3. Stock market (V.S.E.)
4. Debt investments - savings accounts, term deposits, bonds, debentures, insurance policies, mutual funds, mortgages, T-bills
5. Comparing various investments
6. Registered Retirement Savings Plans

C. CONSUMER LAW

1. Our legal system
2. Consumer rights and responsibilities
3. The complaint process
4. Sale of Goods Act
5. Small Claim Court
6. Elements of a contract
7. Door-to-door contracts

D. CREDIT

1. Advantages and disadvantages
2. Types of credit
3. Credit cards
4. The Conditional Sale contract - B.C. Sale of Goods on Condition Act
5. Consumer loans - co-signing or guaranteeing a loan
6. Applying for credit
7. Credit Reporting Act
8. Credit bureaus
9. Sources of credit
10. Credit counselling

E. TRANSPORTATION

1. Alternatives to the car
2. Financial costs of an automobile
3. Buying a new car
4. Motor vehicle purchase agreement
5. Buying a used car
6. Motor Dealer Act and Trade Practice Act
7. Automobile repairs
8. Automobile insurance - ICBC

F. TAXATION

1. Types of taxes
2. Taxpayer obligations
3. Tax forms - Td1, T4, T5
4. T1 General and the Tax Guide
5. Completing a T1 General

G. ACCOMMODATION

1. Types of accommodation
2. Types of occupancy
3. Accommodation choice
4. Renting - Residential *Tenancy* Act
5. Real estate agents
6. Financing the purchase of one's accommodation
7. Mechanics of a purchase

H. FAMILY LAW

1. Marriage - Marriage Act
2. Divorce - Divorce Act
3. Wills - Wills Act
4. Life Insurance

I. EMPLOYER AND EMPLOYEE RIGHTS AND OBLIGATIONS

1. Employment contract
2. Employment Standards Act
3. Industrial Relations Act and Unions
4. Unemployment Insurance
5. Workers' Compensation
6. Canada Pension Plan

J. CAREER PLANNING

1. Present and future demands for occupations
2. Researching the job market
3. The resume
4. Starting your own business

CONSUMER EDUCATION 9/10

I. COURSE CONTENT

Consumer Education 9/10 offers students a concentrated look at their economic environment. It is designed to assist students to explore the various factors that have an impact on the economy and to help them gain an understanding of how their decisions affect society and the environment. The course should also develop in students an awareness that will enable them to function effectively as active and responsible citizens in our marketplace.

II. OUTLINE

The course content consists of the following:

I. IN THE MARKETPLACE

- A. Dealing with the marketplace
- B. The marketplace - for you and against you

II. FINANCIAL MANAGEMENT

- A. Managing your money
- B. Savings and Investments
- C. Consumer Credit
- D. Government Services and Taxes

III. CONSUMER NEEDS

- A. Food
- B. Clothing
- C. Transportation
- D. Accommodation
- E. Recreation

IV. EMPLOYMENT

- A. Career Planning
- B. Employer/Employee Rights and Obligations
- C. Labour/Management Organizations

III. EVALUATION

Letter grades for each of the three reports are determined by the total of marks received on the following:

- a) Exams, tests, quizzes, paragraphs, projects, and various other assignments.
- b) Your notebook will be checked periodically and graded on neatness and completeness. All class materials should go in the notebook in the proper order. All titles must be underlined.

- c) Homework will be checked and marked on a regular basis and will be included in determining a student's mark for each term. It is your responsibility to have homework assignments completed on time.
- d) Effort and Responsibility usually out of 25 marks for each term. This mark is based on general effort and oral participation. In addition, marks will be deducted for the 'DOTS' you accumulate for the following:
 - 2 dots - late to class, equipment not brought to class.
 - 3 dots - homework not completed (if you have a legitimate excuse see your teacher at the start of class)
 - 5 dots - for each unexcused absence (a note is required for each absence)
- f) It is your responsibility to hand in all assignments on time. 25% will be deducted from your mark if the assignment is late. A further 25% will be deducted if handed in after the marked assignments have been returned to students.

IV. MISCELLANEOUS

- a) Students are responsible for any and all work missed especially during an absence. It is therefore YOUR RESPONSIBILITY to get the work missed from the teacher and complete it. MAKE USE OF X BLOCK.
- b) Generally, results on tests are less reliable when written at a different time than the rest of the class. Therefore, if you are absent for a test, you should expect a deduction of 25% from your test score.
- c) If you have been absent, are confused or dismayed don't be afraid to ask for assistance, for additional help is available after school and during X block.
- d) Attendance is very important in this course. If you are absent for
 - 15 or more classes during the year you will have to write the final exam.
 - 20 or more classes you will fail the course unless the time is made up during X block.

ALSO - a skipped class at any time during the year could mean that you must write the final exam.
- e) Final Exam - you could be required to write the final exam if
 - i. you have one or more D or E letter grades
 - ii. you pass terms one and two but fail term three

Consumer Education 9/10 can be an interesting, enjoyable and most worthwhile course depending on how much work you are willing to do and how much effort you make in class. Therefore the value to you, as a soon-to-be Canadian adult and consumer, of this course can be most worthwhile. Basically it is up to you!

I hope you will have a successful year.