

Consumer Choice

Rights and Responsibilities

In the American economic system, consumers, producers, and governments all share in decision-making. Consumers play a key role in the functioning of the economic system. The majority of the nation's economic output consists of goods and services bought by individuals and families for their own use. Wise consumers look for good values when they buy. They are increasingly concerned with product safety and reliability and try to select products and services which provide high quality for the price.

During colonial times, consumers provided most of their own goods and services directly. Very little was provided through the marketplace. As the economy developed, consumers began to purchase more and more items. Markets became more impersonal, and the individual consumer's purchases became a smaller and smaller influence on large retailers and manufacturers. More complex products and services became available, making it difficult for consumers to judge quality and safety. Concerns about corporate ethics and environmental quality

became more important. A need for government to play a larger role was recognized.

The Consumer Bill of Rights

The Consumer Bill of Rights was first explicitly defined by President Kennedy in a Consumer Message to Congress in 1962. The four basic rights defined by President Kennedy were:

■ **The right to safety:** to be protected against the marketing of goods that are hazardous to health or life.

■ **The right to be informed:** to be protected against fraudulent, deceitful, or grossly misleading information, advertising, labeling, and other practices, and to be given the facts needed to make informed choices.

■ **The right to choose:** to be assured, wherever possible, of access to a variety of products or services at competitive prices. In those industries where government regulation is substituted for competition, there should be assurance of satisfactory quality and services at fair prices.

■ **The right to be heard:** to be assured that consumer interests will receive consideration in the formulation of government policy and fair treatment in its administrative tribunals.

Additional Rights

Subsequent presidents also sent messages to Congress emphasizing the need to ensure consumer rights by legislating consumer protection and/or established administrative policies or agencies dealing with consumer concerns. Many consumer activists and political leaders continued working to extend consumer rights. Consumers have come to expect these rights as they make purchases of goods and services in the marketplace:

■ Quality of design, workmanship, and ingredients.

■ Courteous and respectful treatment from the business firms which provide consumer products and services.

■ Ecologically sound consumer products and services.

■ Products and services whose uses are consistent with the values of a humane society.

■ Redress of legitimate grievances relating to purchased products and services.

■ Consumer education.

Making rational choices becomes more difficult as the numbers of

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products, services, and ways of merchandising them increase, so everyone should have the opportunity to gain the knowledge and skills needed to implement effective consumer decisions.

Consumer Responsibilities

In many cases, consumers are “their own best protection” when they exercise their rights and also accept the responsibilities which go with them. Responsibilities associated with the four basic rights include:

■ The responsibility to get information: Before buying a product or service, a consumer should seek reliable information—from labels and packages, consumer publications, salespeople, and other sources. Part of the consumer’s responsibility is to evaluate the objectivity, accuracy, and relevance of this information.

■ The responsibility to choose: Consumers should make purchase decisions based on an analysis of needs, wants, and resources. It’s essential to think, plan, and comparison-shop before buying. Responsibility for choice also requires assuming the expense ourselves when we make an error or change our minds.

■ The responsibility to use products carefully. As consumers, we need to use products for their intended purpose and care for them according to the manufacturer’s instructions. Receipts, warranty information and in-

structions about product use and care should be kept for future reference. Consumers should learn about and evaluate any physical risks associated with a product’s use before buying it.

■ The responsibility to complain. If a problem develops, even though the consumer has selected and used a product or service correctly, there is a responsibility to inform the retailer and manufacturer. Consumers should also communicate significant facts, satisfactions, and dissatisfactions to appropriate business and government representatives.

Along with these basic responsibilities, consumers must be honest in their dealings, pay their bills, and use consumer credit wisely.

Responsible consumers also avoid needless waste. They realize that their actions affect business, their nation, consumers in other nations, and future generations. Consumers are now becoming aware that they—as well as business and industry—have a responsibility to avoid polluting the air, water, and soil through recycling and disposing of waste in a way that will not harm the environment.

Consumers also have a responsibility to avoid exploitation of those in the labor force who supply goods and services. At the same time they have a right to buy products and services that have been produced efficiently. This raises some difficult questions. Should consumers always buy in

the cheapest market even if it means a loss of jobs in some locations? What is the responsibility of consumers if goods and services are cheap because children, women, or men have been exploited to produce them? Balancing the benefits of individual consumer decisions with the well-being of the larger community thus becomes another responsibility for today’s consumer.

Consumers play three distinct but interdependent roles: consumers, workers, and citizens. Carrying out consumer rights and responsibilities involves decisions which affect not only the well-being of the individual consumer, but others as well. Business and consumers, acting together, can serve consumer needs *and* make reasonable profits.

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