Home Economics Literacy: Investing in our Future

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ABSTRACT

This paper is based on the keynote address that was given in July 2013 at the 17th Asian Region Association for Home Economics in Singapore. The focus of the presentation took a unique approach by using my personal situation to address the past, present and future of the profession. It began with the brief presentation of my personal and professional background to show the appeal of the profession to an individual who works outside the home economics profession. It then describes the profession’s values, philosophy, and the fundamentals that have guided me in the past and will continue to guide me in the future. The next section addresses the role of home economics in current societal issues. Finally, the paper addresses how I positioned myself in my chosen field to enhance financial well-being of individuals and families, as well as the critical role that home economics educators play in the sustainable future of the profession. (J ARAHE 20(3): 113-118, 2013)

KEY WORDS: Home economics literacy, professional values and philosophy, relevance to societal issues, sustainability

INTRODUCTION

Discovering home economics when I was working on my Ph.D. in agricultural economics opened doors to a new world for me. The idea of improving the economic well-being of individuals and families gave me a purpose - a purpose for my studies and a focus for my professional work in the long run.

Nearly 90 years ago Dr. Ellen H. Richards stated that home economics stands for the ideal home life for today unhindered by the traditions of the past, the utilization of all the resources of modern science to improve the home life, the freedom of the home from the dominance of things and their due subordination to ideals, and the simplicity in material surroundings which will most free the spirit for the more important and permanent interests of the home and of society (Weigley, 1974). For me this is a beautiful description of the profession that drives me in my everyday work. Home economists have always worked with the principle that the family/home is the basic structure of a society and the place where individuals meet basic livelihood concerns and acquire unique norms, values, beliefs and attitudes that underlie their many behaviors. I believe that all subjects, courses of study, and professionals identified as home economists, exhibit at least three essential dimensions:

1. Focus on fundamental needs and practical concerns of individuals and family in everyday life and their importance both at the individual and community level, so that well-being can be enhanced in an ever-changing and challenging environment.

2. The integration of knowledge, processes and practical skills from multiple disciplines synthesized through interdisciplinary and trans-disciplinary inquiry and pertinent paradigms.

3. Demonstrated capacity to take critical/transformative action to enhance well-being and to advocate for individuals, families and communities at all levels and sectors of society, and the flexibility to develop specific interpretations of the field relevant to the context.

The potential to be influential in all sectors of society and
ensuring the interplay of these dimensions of home economics is the basis upon which the profession can be sustained into the future (Pendergast, 2007).

The strength of our profession is in its history, philosophy and values competency. It embodies the foundations of the profession from which current and future research and practice grow. It involves knowledge, skills and attitudes that connect the history, philosophy, and values of the profession to one’s current professional practice. It guides our work with values of caring, sharing, justice, responsibility, communicating, and reflection. This competency embodies the foundations of the profession from which current and future research and practice will continue to grow (De Zwart, 2013).

The chief tenets of home economics seek to promote the quality of life and well-being of individuals, families and communities; however, the profession is constantly evolving and there will always be new ways of performing the profession. Given that society is constantly and rapidly changing with new and emergent issues and challenges, the profession is also constantly evolving to find new ways of performing its role (McGregor, 2009; Pendergast, 2009). It is great to see that to promote the recognition of the home economics in everyday life of individuals and families, IFHE has launched a new section of its IFHE website with the theme “Home Economics - Quality of Life for All”.

All documents related to the different topics of home economics: consumer, family resource management, financial management, food and nutrition, health, household technology and home economics in general are now published here. Now people within the profession and others will be able to easily access for their own use presentations, reports, articles, statements, project descriptions, publications, and links to many of these topics: this enhances partnerships and collaborations (International Federation of Home Economics, 2013).

The IFHE position statement prepared by the IFHE Think Tank Committee emphasizes the broad disciplinary base and its four dimensions of practice (Pendergast, 2007). The content (disciplinary bases) from which studies of home economics draw is dependent upon the context, but might include one of the many disciplines: food, nutrition and health, textiles and clothing, shelter and housing, consumerism and consumer science, household management, design and technology, food science and hospitality, financial management, human development and family studies, education and community services, and much more. The four dimensions of practice are as follows:

1. As an academic discipline to educate new scholars, to conduct research and to create new knowledge and ways of thinking for professionals and for society.
2. As an arena for everyday living in households, families and communities for developing human growth potential and human necessities or basic needs to be met.
3. As a curriculum area that facilitates students to discover and further develop their own resources and capabilities to be used in their personal life, by directing their professional decisions and actions or preparing them for life.
4. As a societal arena to influence and develop policy to advocate for individuals, families and communities to achieve empowerment and wellbeing, to utilize transformative practices, and to facilitate sustainable futures.

**OUR CHALLENGES**

The broad disciplinary base of home economics has also become our challenge; we have not been able to manage it effectively under one giant umbrella. In many cases we have taken some of those disciplines and made them the main focus and have started to identify the profession with that name only.

But we are not “science” only and we are definitely not a profession that is focused on “consumers.” These new and different names that we identify ourselves by are narrow in focus and do not reflect the richness of the field. They do not reflect the rich past and they do not reflect who we really are.

These multiple names for one profession have not served us well - loss of identity and confusion are the main outcomes. It gives the impression that we are confused, that we do not know who we are. Multiple and different names have fragmented and weakened the profession. If we wanted to change the name then it might serve us well to agree on one name. I commend IFHE and ARAHE for carrying the name “home economics.”

**RELEVANCE OF THE PROFESSION**

Social, political, legal, economic, ecological, political and cultural milieu of today creates very complex conditions and surroundings in which families have to function. The socio-economic model of industrialized societies is quickly becoming unsustainable economically, socially and ecologically, as well as in terms of individual well-being. Youth
MULTIPLE LITERACIES
OF HOME ECONOMICS

Literacy is the “ability to identify, understand, interpret, create, communicate, compute and use printed and written materials associated with varying contexts. Literacy involves a continuum of learning in enabling individuals to achieve knowledge and potential and to participate fully in their community and wider society” (UNESCO, 2003). “General literacy has been broadened to include thinking and decision-making skills” (Smith, 1993). This description applies well to a variety of literacy including financial, food, and ecological.

Home economics for many years has been confidently and knowledgeably dealing with multiple literacies in a way of interconnecting elements such as skills, culture, systems, and behaviors. Home Economists have provided a commitment to a broad understanding of incorporating a wide range of elements in the early years of childhood in partnerships with key players including teachers, parents and the wider community. We understand that to develop and enhance nutritional and financial competencies leading to healthy eating and spending behavior involves addressing not only knowledge and skills, but also understanding the role of values, attitudes, habits, experiences and cultural backgrounds (Sproles & Sproles, 2000). Consequently, the focus of literacy in home economics includes: food, health, physical, emotional, financial, technology, family well-being, employability, environment, and early child development literacy. Home economics professionals recognize that behavior change is a key goal of all literacies and we also understand that changing habits and behavior, a most difficult and complex phenomena, is the ultimate goal of all literacies (Kieren, Vaines & Badir, 1984; Stage & Vincenti, 1997).

Personal and family finance is my area of study so I offer a few more words about financial literacy. Financial literacy is the ability to discern financial choices, discuss financial issues comfortably, and plan and respond to life events that affect everyday financial decisions both internal and external events. The nation’s financial system depends on the ability of its people to effectively manage their own finances. By understanding basic principles of financial management we can ensure a sustainable financial future for ourselves. To improve financial literacy among youth and adults alike is a universal need. Financial liter-
acy, however, is not math, or arithmetic, or economics; it is not just about consumer information, skills and technical knowledge. It is about a person, a family, their values and emotions, culture and religion and relationships with each other - because all that lies underneath one’s financial behavior (Grifoni & Messy, 2012).

Due to the recent financial crisis, the importance of financial education has been recognized in many quarters. It has been recognized that the constantly changing environment of the financial products and services industry requires an educated and informed individual to deal with the complexity of the financial products and services. If individuals are more equipped to deal with personal finance, they can cope better with economic downturns. Financial education has been part of our profession historically. We have been providing financial education for over 150 years in the form of family resource management and family economics programs. Research has been conducted to understand the factors that contribute to economic well-being of the family. We have also been preparing individuals for careers in this area (researchers, educators, counselors and planners, and extension specialists). We recognize the importance of the role individuals and families, governments, financial service providers, and employers play in influencing family financial well-being. We teach more than numbers and technical information - we deal with the real stuff that underlies one’s financial behavior and well-being such as the value system, decision-making process, emotional and psychological factors, family background, family relations and more (Hira, 2009; Hira, 2012).

My specialty and my passion is financial education; I have presented at all levels and in all settings. What drives me every single day is knowing that I have the opportunity to improve financial well-being of individuals, families and households, and for that matter of the nation. All are interconnected by improved information, knowledge about the connection between values and beliefs, and by tools to develop behaviors that will assure their long-term financial well-being. Here is how I have functioned in the four domains of the profession:

- As an educator I have developed courses, undergraduate and graduate degree programs, trained professionals (counselors, planners) and established internships, and founded the first ever student-body supported financial counseling clinic which has served as a teaching lab, research lab, and as a service provider.
- As a practitioner I have strengthened my credentials by acquiring professional certification as a Certified Financial Planner (CFP). Acquiring the CFP designation gave me the opportunity to actually practice as a CFP and to properly advise students to plan careers in the profession. This also gave me opportunities to build better connections within the financial services industry. I served on the founding board of Standards & Practices Board for the CFPs, Financial Planner (FP) Examination Board, and the Board of the Institute of CFPs. These connections are very useful in establishing internship opportunities for students.
- I was also the founding president of the largest professional society in the field - Association for Financial Counseling and Planning Education (AFCPE). This society has a unique approach to professional services: it was organized with the clear purpose of bringing educators, researchers and practitioners together. Annual conferences are planned to create formal opportunities for these three organizations to interact and stay informed.
- As a researcher I have conducted studies to find answers to questions like:
  - Why do people fail financially?
  - What beliefs, financial practices, and/or habits lead to financially healthy families?
  - How does an employer’s providing financial education increase employees’ participation in retirement plans, improve financial and physical health of the employee, reduce absenteeism, and change employee’s attitude towards the employer?
  - How does the investment behavior of high income Americans differ by gender, ethnicity and age?

As a home economics professional with a focus on improving the family financial well-being, I believe behavioral change is a key goal of financial education. Human behavior is extremely complex, and consequently the financial aspects of human behavior are equally complex and multi-faceted. Various internal and external factors influence one’s financial behavior.

Internal factors are related to family and cultural background, demographics and personal characteristics such as personality, values, and beliefs. External factors refer to inflation, unemployment, interest rates, policies and regulatory environment, business practices, media, peers, and schools.

My own and other professional studies have shown that the family is the most important socialization agent and from a very early age, by observing how money is viewed and handled in the family, children develop and carry those ap-
proaches throughout their lives. This is where we learn our value system, form our habits, and develop our attitudes regarding finances and our sense of responsibility to our financial well-being. We have also found that economic class, gender, ethnicity, cognition, emotions, life cycle stages, and financial education have significant influence on financial behavior and that we continue to learn from our experiences, our environment and from those around us including peers, media, and school. We believe that financial management is a learned behavior and it is a lifelong learning process (Hira, Sabri & Loibl, 2013).

The larger purpose of research and education efforts is to make a difference in the world through not only changes in consumer behavior, but also through policy changes and changes in business practices of those in the financial products and services industry. Some of my research has had significant influence on revisions of consumer bankruptcy policies in Canada, Japan, and the U.S.A. and with business practices of several corporations in the United States and Japan. Furthermore, work in financial education has offered the opportunities to serve in key national positions such as membership of the U.S. President’s Advisory Council on Financial Literacy, the National Strategy Committee, and membership and chairing of the New York Stock Exchange (NYSE) Financial Literacy Advisory Council. This is the best way to keep the role of our profession in financial literacy visible at the national level. The other approach I have followed diligently is to prepare pieces for the print and other media on current financial issues. In addition to the timely press releases, I make myself available to respond to media requests.

Through my various roles as educator, researcher, practitioner and administrator I feel the responsibility to continue to:

• highlight the connection between individual and national well-being,
• identify and promote sustainable practices at the individual level,
• increase financial education among children,
• emphasize the role of parents, cultures, and values in financial behavior,
• work with the corporate sector to assist in the creation of improved products and services,
• work at local, national and international levels to support the development of policies and regulations, and
• give special attention to children and the underserved population.

Home economists have always worked with the principle that the household is the basic structure of a society and is the place where individuals meet basic livelihood concerns, norms, values, power and privileges. My motivation is the knowing that my work is centered on the family as the milieu in which individuals grow and gain their basic learning in preparation for a productive, rewarding, and satisfying life. In addition, that it provides individuals and families the tools for acting to maintain quality of life and sustainable well-being. And finally, that it empowers and strengthens our communities through informing and preparing families and individuals to face the ever-changing economic and business environment (International Federation of Home Economics, 2013).

**SUSTAINABILITY OF HOME ECONOMICS FUTURE**

Home economics, with its well-rounded approach to solving family-related problems in our current society, is well positioned to instill sustainable practices (all kinds of practices) in individuals, households, and communities so that they can live and work to their potential in the global society of today and tomorrow. Home economists have known for some time that individual commitments, values, and behavior matter, and that they can be among the most potent sources of change (Brown, 1993).

I strongly believe that home economics educators are the foundation of our profession. Under any name and various circumstances they deliver the programs with focus on the wholesome mission of the profession. They have the future in their hand to mold youth into individuals who will play an important role in building quality of life for themselves, their families, their communities, and for their nations. Teachers focus not just on knowledge base in their areas of expertise but also on skills, experiences and preferences (Dallmeyer, Randall & Collins, 2008).

Whether it is health or financial literacy promotion, they focus on changing attitudes and behaviors and the development of skills that will ensure the financially and physically healthy outcomes for all. To combat childhood obesity and ever increasing student loans, they deliver values-based education including basic decision making skills. I trust that educators will ensure that our children have the skills to maintain healthy eating and spending habits and develop a sustainable lifestyle. The profession has the responsibility to serve them well so they can do what they are will-
ing and ready to do.

I have learned from the giants in the field (McGregor, 2009; Pendergast, 2007, 2009; Turkki, 2005; Vaines, 1993; Vincenti, 1997) and many more that for the sustainability of the profession I must:

• stay focused on the home economics mission, philosophy, and values,
• continue to work on improving the quality of life and well-being of family,
• capitalize on the multidisciplinary nature of the profession of home economics,
• explore and build new academic partnerships within and outside the field,
• build bigger and broader alliances to develop and deliver nontraditional products and programs,
• honor home economics educators, and
• insure that I know, see, become, and act in ways that honor the interconnectedness of all “living systems” (Vaines, 1993).

I also know that past performance is no assurance for future returns so my lifelong project is continuously developing myself, to serve the profession of home economics now and in the future.

REFERENCES


