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Opinion

Ericson: All Americans need lessons in living economics

By Sandra Ericson

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Given the growing number of homeless people in Eugene, 130 more every month, I offer my experience and a theory about an important but neglected kind of education.

From 1971 to 2004 I taught consumer education at a large community college in California. Our department was the first acclimation stop for returning Vietnam veterans, refugees, recovering addicts and the ESL, disabled or mentally ill populations in a city of 750,000.

For returning veterans, most of whom had never lived alone, I offered “Bachelor Living,” publicized by large posters over every urinal on campus. The veterans learned they had to manufacture and sustain personal independence or they would have none. From active combat only weeks before, they put on an apron, sewed on a button and studied the fine print in insurance policies. They discovered that sometimes living and life was more difficult than combat.

Now the United States is an even more complex society; the most competitive in the world, dominated by corporations with less protective regulation. Today we are more vulnerable to consumer fraud, hackers, financial systems designed to protect the wealthy, untested food and drugs and an escalating level of violence. We have more single mothers, more people living alone, more isolation, a huge income gap and stagnant wages. People need life instructions which are not coming from Mom anymore — Mom needs them, too.

The most successful solution to homelessness so far, Housing First, is a nationally-recognized model for ending homelessness that prioritizes

providing housing as a platform on which to then rebuild a functional livelihood. It asks new residents to learn how to take care of themselves in the same way I taught returning veterans; otherwise, the symptoms reappear on the streets.

Lack of personal self-sufficiency is a major contributor to becoming homeless as well as staying homeless. Self-sufficiency means purchasing and preparing food, maintaining clothing and bedding, making small repairs, finding affordable transportation and medical care, scrutinizing contracts, using the banking system — and, yes, aesthetically creating a place that a person wants to keep.

Income retention is more important to low income than high income people, and it requires mandated education in living economics. This subject has five focal areas.

1. Food purchasing and preparation, health and sanitation. Budgeting and eating for nutritional health prevents medical problems in the peak earning years. Medical costs are a leading cause of bankruptcy in the U.S., which can lead to homelessness.
2. Family and child care, including mental and physical care for different life stages. Informed parenting and care-giving helps break negative cycles in families by recognizing the changing needs of each family member as they age.
3. Financial management, banking, consumer law and legal rights. Succumbing to false advertising or consumer fraud or entering into self-destructive agreements all can doom a household to poverty.
4. Purchasing, repair, and social perception of clothing and textiles. Limited funds must be spent to purchase and replace them, and if their value is identified and taught, they will be preserved.
5. Housing design, encompassing environmental safety, maintenance and personal taste. Recent research suggests that a safe, pleasing environment “nudges” people’s behavior (in the behavioral economics sense) to be disciplined, clean and proud of their place. These characteristics are crucial to

a good sense of self and community.

Imagine the cumulative impact for America if proficiency in these five tracts was required for graduation by every high school or community college. Currently there are few, if any classes or programs in local schools that cover living economics.

For some, homelessness is the result of many uninformed decisions and misplaced priorities, but its roots lie in ignorance. Not a lack of intelligence, but lack of education in sustaining human lives and environments. With the Morrill Act in 1862, home economics was mandated by Congress in all land grant colleges, but programs were stopped in the 1980s. Now we live with the fallout: a situation in which nonprofits, churches, government and begging must treat the symptoms, to compensate for what our education system should deliver but no longer does.

Municipal and school districts need to jointly fund and deliver this knowledge.

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