

Empowering Consumers:

Educated Choices

A Manual developed by the CEA – Team

Austria:	State College of Education, Vienna: <i>Maria Schuh</i> ; <i>project-co-ordinator</i> Federal Chamber of Labour, Vienna: <i>Karl Kollmann</i> ECO-Counselling Austria, Vienna: <i>Uli Zimmermann</i>
Denmark:	Suhr's University College of Education; Copenhagen: <i>Jørgen Juul Jensen and Michael Cholewa-Madsen</i>
Espania:	Universitat Autònoma de Barcelona: <i>Carme Martínez Roca</i>
Finland:	Jyväskylän Polytechnic: <i>Liisa Kotisaari</i> University of Vaasa: <i>Tauno Kekäle</i>
Germany:	Federation of German Consumer Organisations, Berlin: <i>Hildegard Mackert</i>
Slovenia:	Slovene Consumer's Association, SCA, Ljubljana: <i>Urša Šmid Božičević</i>
United Kingdom:	Metropolitan University London: <i>Mike Kitson</i>

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CEA – Team, representative is Maria Schuh, Pädagogische Akademie des Bundes (State College of Education) Vienna.

Concept, overall structure: CEA -Team
Coordination: Maria Schuh
Editing: Mike Kitson
Layout: Manuela Dorwekinger
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Preface

If we were to look for one word that is common to all of us, this word would be “consumer”. Let us face it, we are all consumers because we cannot exist without consuming. Our roles are twofold: firstly, the roles of victims of consumer society; secondly, the roles of responsible individuals, prepared to meet the challenges of consumer society – and neither role promises plain sailing.

We, the CEA team¹), have taken up this challenge, trying to offer orientation and support for consumer educators and adult educators in areas where clear concepts and good advice are rare. At the beginning, we had misgivings and doubts, but went through an exciting learning process while working on the outputs of the project – the Manual, the Training Module, and the Workshop with employers and industry. Work on the project has brought together ten partners from different cultural and professional backgrounds and made them a dedicated team.

The focus of our common effort is to facilitate adult educators’ work in the area of sustainability in consumer education; an eventful area where enthusiasm and resignation, optimism and scepticism, political acceptance and rejection all take turns.

We hope that the Manual will not only help to make work lighter but also open up new vistas of consumer education for adults.

*Maria Schuh,
Project-coordinator*

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Contents of the Manual

In order to fulfill our aims and objectives, the manual addresses the following contents:

Citizenship and Consumer Policy

Addresses the concept of citizenship and its relation and possibilities with consumer education.

Consumer Psychology, Values and Behaviour

This chapter deals with learning in consumption, consuming as group members, cultural consequences of consumption and involvement in purchases. Sustainability and social responsibility are also brought into focus within this section.

Consumer Education

The chapter starts addressing general aspects of consumption and consumers on the market. This part is followed by specific topics that adult educators can use as content guidelines in the process of preparing a course. The topics are: personal health and social care, personal finances, food and nutrition, buying and selling, labelling and product information, telecommunications and privacy and tourism.

Consumer Education for Adults

In this part of the manual it is explained what has to be done to plan, implement and evaluate a course on consumer education for adults. Also examples of good practice in each partner country are included.

Different Approaches to Consumer Education for Adults

In this last chapter, the different approaches to Consumer Education are presented. These change with each partner country because there are always different histories, different approaches and different experiences in Consumer Education.

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1. Aims and Objectives

What we are aiming for?

“Living well rather than having a lot“²⁾ is what this manual is all about. Our aim is to supply ideas about how, in the area of adult consumer education, the apparent contradiction can be resolved and open the way to alternative behaviour patterns which correspond more closely to the requirements of sustainable development and sustainable consumption.

Sustainability: for some time it has been possible to read or hear this rather awkward term in different places. Our task now is to fill it with life and make it accessible for every individual. For industry, society and the environment, the term sustainability means adaptation for the needs of the future. It refers equally to the three dimensions of economic, ecological and social sustainability. As a way of life, sustainability is based on the idea that the chances of future generations to enjoy a good quality of life should not be diminished by the way in which the present generation makes use of its options. It is also concerned with achieving justice within the lifetime of the present generation (the term will be explained further in a later chapter).

What can consumers do to contribute to sustainable development? As suggested already above, a first step would be to look critically at our own consumer habits, perhaps by asking questions, such as – ‘Do I really need so much?’ ‘Isn’t last year’s pullover still rather attractive?’ ‘Do I need to use the car now, or wouldn’t it be just as convenient to take the bus?’ ‘Couldn’t we share the lawnmower with our neighbours?’ And ‘Is it worth going into debt in order to buy a new kitchen?’

Of course, these are questions that will always be answered individually. However, the important point is that they are asked at all, and that in a cour-

²⁾ “Living well rather than having a lot“ was the title of one of the chapters in the study “Zukunftsfähiges Deutschland“ (Sustainable Germany), which was carried out in 1996 by the Institute for Climate, Environment and Energy in Wuppertal as a consequence of the world climate summit in Rio de Janeiro.



1. Aims and Objectives

se, for example, there is enough time and the right kind of atmosphere for a frank discussion of them.

A second step would be to ask questions about the products that we consume: Where do the apples come from? The region we live in or from New Zealand? What have they been treated with? Who sewed the football that I'm planning to give to my children? How and where was the cotton in my new T-shirt produced? Where does the bank that I have deposited my money in make its investments?

It is often difficult to answer this kind of question, not just because consumers do not have the necessary information, but to a larger extent because they feel confronted by the difficulty of making a decision or resolving conflicting goals. This can result from the fact that the cost of doing what is best for the environment is more than they feel they can afford. However, just as often, the various criteria of sustainability seem to be incompatible. For example, should a consumer buy organic vegetables directly from the farmer, even if this means a thirty-mile car journey? Is it better for consumers to buy fair trade products, even though they do not come from the region in which they live, but rather from distant developing countries and are nevertheless of vital economic importance to the people who live there?

In order to be able to communicate the principle of sustainability in a credible manner in the classroom, it is of crucial importance that conflicts of this kind are discussed, and that everyone is given the opportunity to find their own individual solution. For sustainable development does not (yet) mean that the optimal behaviour patterns already exist. Rather, what is needed is to search for the better option. Sustainable consumer work will involve comparing and weighing up.

Taking an overall view, the demands confronting people in their households, in everyday life, and in their role as consumers, are enormous. Nevertheless, what we would like to achieve is an encouragement for consumers to **act as responsibly** as they can, by taking into account all the conceivable consequences of their decisions. This could possibly lead to new behaviour patterns. Of course, this is just as unrealistic a model as the older "homo oeconomicus", who based all of his decisions on what to purchase on an individual cost-benefits analysis. There is general agreement that this would be too much to expect of the average consumer. And we would do well to accept that consumer decisions invariably have social and psychological



implications, or that when buying food, people tend to stick to what they know and love.

Some conditions will however have to meet if we are to take some small steps in the direction of sustainable consumption:

- Consumers will need to have appropriate information and be in a position to obtain such information and evaluate it themselves.
- They will need to accept the appropriate values, attitudes and standpoints for themselves.
- They will need to have either material or ideological motives, i.e. an awareness of the additional individual benefit they can expect from the decisions they take.
- Finally, they will need the opportunity to test and observe the effects of their new behaviour patterns, in order to ensure that they are transferred to everyday practice.

On the basis of these four points, this manual, for people working in adult education and consumer education, aims to encourage them to look at classical consumer issues in a new context. This considers people's needs and wishes without neglecting environmental questions and the issue of fairness within this generation and between the generations. For this reason, it deliberately avoids raising a finger or giving specific advice. Instead, it builds on the ability of citizens to recognise problems and on their readiness to act in a responsible way.

Hildegard Mackert, Germany



2. Citizenship and Consumer Policy

In this chapter we will delve into the concept of citizenship and its relation with consumer education, adult education, consumer policy, responsibilities of consumers and their role in the global market.

Citizens or Consumers?

In its narrowest sense of the word, a consumer is concerned with the consumption of goods and services, about material things. The term citizen implies more than the buying or products; by comparison citizenship is usually seen as an active process that involves the rights and responsibilities of acting as a part of the world community.

Citizenship in the European Union

Citizenship of the EU is one of the most important features brought in by the Treaty on the European Union, commonly known as the Maastricht Treaty. Citizenship here is concerned with the rights and privileges that an individual as a member of the European Community is entitled to.

The citizenship rights are:

- the right to travel, work and live in a member state
- the right to reside, vote and stand as a candidate in another member state under the same conditions as its nationals
- the right of consular, diplomatic state and other member states facilities when in any country outside the EU.

This simple definition of citizenship has been developed by governments and educational authorities to provide a more active understanding of the concept of citizenship.

Citizenship in Education

The UK government, developing the Citizenship curriculum for schools said that “Citizenship gives pupils the knowledge, skills and understanding to play an effective role in society at local, national and international levels. It helps them to become informed, thoughtful and responsible citizens who are aware



2. Citizenship and Consumer Policy

of their duties and rights. It promotes their spiritual, moral, social and cultural development, making them more self-confident and responsible both in and beyond the classroom. It encourages pupils to play a helpful part in the life of their schools, neighbourhoods, communities and the wide world. It also teaches them about our economy and democratic institutions and values; encourages respect for different national religious and ethnic identities, and develops pupils' ability to reflect on issues and take part in discussions" [1].

For adults, and particularly young adults, the aim is the same – to harness the great potential of young people, to encourage social change. Citizenship is a vital link between work and life, as it is, indeed, between education and employment. Citizenship means not only concern with public affairs, but learning the skills, knowledge and attitudes that make individuals effective in working with and for others, whether in paid occupation or in voluntary service. Employees' rights and responsibilities all fall within this broad concept, as should concern with health and safety regulations and practices; and, indeed, concern with conditions of study and of facilities whether in further or higher education. Consumer rights are as applicable to education as to commerce [2].

Citizenship in adult consumer education

The concept of citizenship potentially provides a way of understanding the life and work transitions of early adulthood. Becoming a citizen can be seen as more than acquiring a civil status with accompanying rights and obligations. Citizenship is being rethought as a process through which young adults exercise responsibility and social contribution while having entitlements to support and provisions that enable them to manage their own transitions to adulthood and pursue their own projects. This requires and embraces competence. This approach to citizenship requires us to consider institutional structures that constrain or enable the acquisition of the various forms of knowledge and competence that are necessary for independent existence and social contribution. In spanning the public and private domains of existence, it enables us to address questions of inequality and of status inconsistency at various stages of the life course [3].

Adult educators role in education for citizenship

Education has a responsibility in preparing children and young adults to take their part in society, i.e. participating in social institutions, contributing to political democracy and playing a part in economic activity. This respon-



sibility is shared with family, other professionals who work with children and young adults and society at large. Education has a crucial role and can change and transform society rather than just reflect and reproduce society. Education can open new opportunities for individuals and groups, enhancing their ability to participate in the community economically, politically and socially. Social exclusion can be lessened, inequalities reduced and access to power, involvement and influence can be increased. This will occur by ensuring that the educational structures develop skills, attitudes and knowledge in ways that all groups and classes can achieve.

Changing societies

The current rapid rate of social change and changes in value systems are influencing the nature of citizenship and of identity, i.e.

1. Europe is transforming itself. Recent and continuing developments in the integration of the European Union have brought increasing economic and social changes that will greatly affect adults throughout their life. The European Union has increased substantially in size over the past few decades and will increase still further in the next decade as at least 10 more nations are preparing to join. On January 1st 2002 much of the present EU adopted a common currency. Article 8 of the Maastricht Treaty gives the EU the responsibility of helping the population of Europe adjust and take full advantage of the opportunities that citizenship in the EU will provide.
2. There is a host of fundamental social changes taking place that change the individual's sense of identity. These changes, which are inter-related include:
 - *Nation states*. The traditional national certainties are being eroded. Political boundaries at the national level are weakening; Europe is reaffirming the regional characteristics that had become subdued.
 - *Social class*. Greater social mobility is weakening the old divisions of class as class loyalties have diminished, educational opportunities have increased dramatically and employment opportunities and increasingly linked to mental and electronic creativity.
 - *Population mobility*. Vast population movements in migration, for refugees and in tourism and in cross border trade with the advent of the single market have ignored the national borders.
 - *Globalisation and multi-nationalism*. Globalisation and the growth of multi-national business and marketing have weakened the ability of national states to protect their social and economic interests and pushed them firmly into the world economic system. This internatio-



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nalism of trade and commerce has had a cultural effect on us as consumers and citizens.

- *Ethnic categories.* Ethnic distinctions are changing; in some areas of Europe there is evidence of increasing racism and xenophobia, in other areas there is a decline, with increasing numbers of mixed race marriages changing perceptions of society and of the individual citizens.
- *Gender roles.* Gender roles across European societies are weakening and stereotypes of masculinity and femininity no longer closely define our own behavioural expectations or those imposed upon us.
- *Consumer culture.* The rise of consumerism (consumer culture, consumer society) has led to a greater focus on individualism.
- *Europe and the Third World.* The end of European overseas territories has resulted in different and less clear cut roles between the colonial powers and their colonies and between the people of both.
- *Cultural communications.* The new information technologies mean that the individual can own individual cultural references and need no longer be part of local or mass cultures.

Hence identity is changing and adults and young people may not have the same citizenship or identity as that of their parents. Multiple identities will become the norm and people will select, from a range of possibilities, to whom they will relate amongst the groups in which they move.

Hence a citizen of Country A will remain an identity, but so will being a citizen of Region B, of Europe and of the world. Citizenship will be contingent at any particular moment on the location, the time and the reference group.

We encounter different groups of people (different languages, cultures, religious beliefs, national groups, ethnic groups) and different social locations (multinational shops, international websites) more often [4].

Consumerism and global citizenship

Globalisation and the growth of multi-national business and marketing weaken the ability of national states to protect their social and economic interests and undermine the coherence and power of national institutions (e.g., the power of nations to control their own internal labour markets and monetary systems).

The power associated with traditional roles of citizens – as voters, party members, or organised workers – becomes diminished as well. Many citi-



zens recognise this shift in power, and take direct action at the emerging centres of global politics: at trade organizations, development agencies, global corporations and their products. In particular they feel that targeting companies in consumer campaigns holds the potential to transform citizenship, democratic institutions, and ideologies.

This global citizen movement attributes many public issues and corporate practices to globalisation: human rights violations; environmental degradation; selling genetically modified seeds with unknown effects on food supplies and local agriculture; and generally evading the standards of nations in which products are marketed and corporate headquarters may be located. In its more radical forms, the new global activism demands democratic accountability of corporations, trade and development regimes that have gained varying degrees of freedom from such accountability within national contexts [5].

Corporate Citizenship in the Global Market

As we enter the 21st century, the consumer movement is concerned with more than value for money; it also places the rights and choices of individual consumers in the context of social and economic justice for all. The United Nations Guidelines for Consumer Protection are based on the achievement of consumer rights and protection through the global search for justice for all people. Globalisation must become a positive force for all of the world's people and must not make the rich richer whilst leaving billions in squalor.

Corporate citizenship concerns the changing relationship of business and society. Global business and multi-national corporations must honour their social responsibility and moral duty to make globalisation a positive force for all.

Corporate citizenship is based on corporate accountability; clear rules, effective monitoring and the use of voluntary adherence set in a framework of markets and regulations to balance corporate power [6].

Consumer citizenship education

Consumer citizenship has been defined as

“Consumer citizenship is when the individual, in his/her role as a consumer, actively participates in developing and improving society by considering ethical issues, diversity of perspectives, global processes and future condi-



2. Citizenship and Consumer Policy

tions. It involves taking responsibility for sustainable human development on a global scale when securing one's own personal needs and well-being" [7].

Consumer citizenship education is the subject of much current debate, either as a school subject in its own right, possibly as part of a wider citizenship subject as in England and Wales or as a cross-curricular or interdisciplinary scheme running across a range of school subjects. Similarly in adult education, although the goal of consumer citizenship education should be to stimulate consumer citizenship, the means of achieving this goal will vary between countries, but the content should include the following knowledge, attitudes and skills:

Knowledge:

- the impact of consumption on society, human development, international economic systems and employee conditions
- environmental impact of consumption at a global, national and local level; sustainable lifestyles; fair trade; product recycling
- food, diet and disease
- consumer rights and responsibilities; advertising and the effects of advertising

Skills

- life skills; planning your consumption and managing your resources; analysing your needs and wants
- as a consumer to influence decision making and resources; to manage budgets and obtain redress
- to gather, handle and organise information to effect change

Attitudes

- environmental concern for global, national and local issues
- reflect on moral, social and ethical issues

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Mike Kitson, United Kingdom



3. Consumer Psychology, Values and Behaviour

Topics discussed in this chapter include: needs and learning in consumption, consumers as group members, cultural consequences of consumption and involvement in purchases. Sustainability and social responsibility are important aspects also addressed.

Needs and Consumption

It is traditionally seen in marketing thinking that the base of any consumption is a *need*: one, which makes people act. If there is no need by the consumer (or a group of consumers) then there will not be any consumption either. On the other hand, not all needs create consumption and in many cases there is a delay between when the need is felt and the consumption can begin. The needs are sometimes classified as *effective* (needs that lead to consumption relatively directly and immediately) and *latent* (that the consumer is not always aware of and that cannot in anyway lead to consumption instantaneously, due to the fact that the situation is not suitable).

Furthermore, some of the needs a person feels are physiological or “*basic*”, such as a need of nutrition and drink, of rest and safety. Some other needs are not basic in the same way; this can be seen in the fact that not all the people in the world have the urge to see the nine-o-clock news every evening. This other group of needs includes the needs that are *learned*, either through one’s own actions and the reactions they have generated or socially, by pressure from others or learning from others’ actions. We cannot do much to avoid feeling the basic needs, but the learned needs can be neglected a great deal by our own choices.

There have been many different attempts to classify these needs but it seems impossible to come to a watertight conclusion whereby needs are the most important. Abraham Maslow has suggested in the 1960s that the basic needs, such as the need to survive, would always be stronger than the need to gain acceptance by others; this happens on a lower level of his hierarchy of needs. If we take examples from the behaviour of wild animals and, say,



3. Consumer Psychology, Values and Behaviour

company managers, it is sometimes seen that the need to gain acceptance can ultimately lead to either damage, or death. Thus we can, at least to some extent, accept the critique against the hierarchy of needs. The Maslow typology can be useful, however, he says that the human needs include 1) the needs of survival, 2) the needs of safety, 3) the needs of social relations, 4) the needs of acceptance from others, and 5) the needs of developing and acting oneself out [1].

We have considered the fact that not all needs lead to consumption. In marketing language, the connection between need and consumption is called *motive* – the consumer sees that buying/consuming product x might fulfil the need for at least a small time. These motives are again classified into *rational motives* (“I am very hungry and I know that pasta is a type of food that releases its energy very slowly. Therefore, I might best find a place that sells pasta to get the most for my money”) and *emotional motives* (“What I would love right now is a steamy pasta carbonara”). The selection criteria for the rational motives are typically objective and are based on known facts whereas the selection criteria for the emotional motives are typically subjective. The consumer may, however, end up with the same consumption pattern from both selection criteria.

Learning in Consumption

As stated above, when a consumer buys a product or service, he or she normally does not buy it for the product or service itself but for the need it fulfils. Buying is a connection to fulfilling the need. In earlier times, it was generally possible for people to make or grow many of the products they needed themselves (these “products” were not even called products then, for obvious reasons). After centuries of specialisation and education, however, it is very difficult for people to be self-sufficient and thus we need to buy most of our needs fulfilment. In the nomenclature used in this handbook, the term *consumer* mostly refers to a person who has bought something in order to consume it.

The consumer notices (or *thinks* he/she notices) that a specific washing detergent makes the clothing cleaner than the others. When the consumer has a headache, he/she presumes the pain will disappear when the headache pill has been taken (headaches mostly disappear sooner or later anyway). The consumers must test different solutions to their problems; after finding one successful solution they cling to it for the next time the same problem appears. Learning is a series of events that the consumer connects in



his/her mind as a cause-effect chain, thus leading to a kind of conditional activity in similar future situations. Remember Pavlov's Dogs? "Whenever the bell rings, I will get a treat".

Most of our consumption that is not just based on the burning need of the moment is based on learning. The good news about this is that, given enough reason to review our learned "facts", the consumption patterns can be changed by trying other products that give the same results. The bad news is that we don't always know that we are conditioned in this way because some needs seem to arise in mysterious ways, out of the blue. Such is the case of eating chocolate when feeling down. In recent years, scientific research has proven that there are certain chemical substances in chocolate that stimulate parts of the brain and thus cause good feelings. Before this was known we had simply learned that if one felt down, a possible solution to feel less down was to eat something sweet.

What is even worse is that the learning patterns can indeed work, like with Pavlov's Dogs. We sometimes get a strange urge to buy something when we see a commercial for the product, or even if we just hear a certain song played together with the commercial. We can lose the connection between the original need and the product and start to feel a new need for it, based on a different kind of learning than originally.

Another viewpoint in learning and consumption is the knowledge needed for the correct use of a product. If the product or service is bought on rational basis, then it is possible that the consumer is aware of what is required as the user of the product – or at least that for correct results, some learning of the product's properties is needed. With products bought for emotional reasons, there sometimes surfaces a "rational regret" which means that the buyer wants to find rational reasons (reading tests, asking opinions and confirmation from authorities etc.) for the buying decision after he/she has made it. Mostly, however, the buyers also consume the product or service on an emotional level and if the product or service does not deliver what the buyer expected then he/she often feels the product or service is at fault. Thus, it is in the interests of both the consumer and the supplier to make the consumers aware of what they are buying.

The Consumer as a Member of a Group

Even if we don't always agree with the hierarchy of Mr. Maslow, we do concur that one of the needs human beings seem to have is to belong to and



3. Consumer Psychology, Values and Behaviour

be accepted as a member of a group. The group constructs a social field where the opinions, traits, idols, expectations and so on (the main ingredients of his/her identity) can be mirrored and self-evaluated. The social environment and the behaviour of *others*, help people to form themselves. Through their behaviour, interests, professions, living environments etc., people “join” these *reference groups* in order to learn the standards of how they should be and to get a reward, in the form of an acceptance, when they behave in the correct way.

There have basically been two groups that have been of interest for marketing people over the years. Firstly, there is the *primary* group where all the members know each other and so also know the standards of the group; therefore no written rules are needed (for example: a family, a sports team or a youth gang). The rules, however, are strong although they are not written. In extreme cases a father could possibly kill his son or daughter for breaking these unwritten rules. The other type of group is, of course, the *secondary* group. Secondary groups are sometimes formal, sometimes informal but the relation to the other members within these groups is not as ambiguous. For example, a group of university professors clearly have some expectations as to how the other professors should behave and what is suitable behaviour, even if they do not know all the other professors. This division is made slightly unclear by the fact that there indeed can exist a local association of university professors or similar, where there *are* written rules.

For discussion of consumption there is a third type of group of interest. This can be called a *lifestyle*. A growing amount of products is labelled “lifestyle products” in analysis; these products exist for *creating* a membership, rather than being an effect of a membership in a group. People that are outside a group they want to belong into – e.g. the loose group “rich and famous” – may attempt to become members by showing signs of the lifestyle of that group, preferably in public places. Much of the fashion e.g. falls into this category.

Except for the groups we human beings want to refer ourselves into, we also *categorise* ourselves by other criteria. Again, our view on which category we belong to decides – or at least helps us to decide – what we should be consuming. In an university for some years ago, the students of different majors could easily be separated by their clothing and by the style of briefcase – the business students had a suit and a black briefcase, the humanistic students had a sweater and a bag of some sort and so on. Naturally, except for seeking for acceptance from others in the same category, these students



wanted to show their membership in their clothing and also to emphasise – manifest – the values their group believes in. We will return to these patterns of values and identities in the next chapter.

Culture's Consequences

Some of our choices of consumption are steered by unconscious beliefs. We have adopted the choices by learning from our fellows within our peer groups. These peer groups act as learning environments and consist of groups of people that feel they belong together in some way, most often due to experiences they have gone through together. These experiences (and conclusions drawn from them) form a set of unconscious beliefs and assumptions of how the world really is. These sets of beliefs and assumptions are, in most of the literature, seen to be the essence of culture [2, 3].

This also means that every single one of us is a member of many different cultures, depending on which group we feel kinds of events belong to. While we learn our language, visit independence parties and participate in other traditional events, we gain an unexplainable feeling of what it means to be, for instance, Norwegian or Portuguese. The events at work give an unconscious picture of what it is like to be a worker at Daimler-Chrysler or Nokia. Furthermore, in any country, a workplace or a hobby can have smaller subgroups that again have separate subcultures (for example a single worker of a work team, or people that live together in a village, or the Bressanone branch of the Italian Motorbike Association).

These assumptions and beliefs suggest of our consumption that we don't always buy what we want; we buy either what we think we want or what we think others will accept or approve of. A simple everyday example can be taken from the schoolyard (in countries where there is no school uniform tradition). A child sees that all the children that are liked by their classmates have jeans of the same make. Without asking anybody or getting any other formal reinforcement the other children assume that these are the jeans to have. This proposes strength in similarity – "be cool or be cast out".

Culture acts in much more subtle ways in adult lives but unconsciously leads us to similar influenced consumption decisions. For example, there are great differences in smoking etiquette between the European countries. In some countries it seems to be a necessity that men must have a suit, tie and white shirt if they work in an office. These "dress codes" have an explicitly pronounced origin with an attempt to show respect to customers or to fellow



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workers but the underlying, unconscious assumption is that only a suit, white shirt and tie spell "respect". In other countries respect may come from different attributes and artefacts. Typically, at least in cultures within companies, by going back in history one can pinpoint the individual event or person that has started the tradition. This is often so long ago that the origins are difficult to remember. Finding and questioning the origin can be a powerful way to make people aware of the effects of cultural beliefs to their consumption.

Cultures are, however, problematic because they are unconscious and thus, when one wants to be aware of the beliefs that steer their behaviour, one normally stops their analysis at the value or physical artefact level. In order to come to the real assumptions, one must keep asking "why are we doing this" until one can be sure of the real underlying belief, or at least a theory about it is reached. Typically, in the "dress code" example above, the workers might explain their behaviour with the words, "We have white shirts in order to look sharp". The really eager culture students should then ask further, "Why is white colour the only one that you feel is 'sharp'?" and, "Who says, or has said in the past that white is 'sharp'?"

Differences in "first-time" and "repeat" buying

In the lives of the post-modern human beings, there are two consumption needs that act in paradoxical ways to form the individual consumption patterns. On the one hand, individuals have a strong need for *safety*; thus, we tend to buy well-known brands of products and when having found one product that is good enough, we stick to it. On the other hand, many products are bought on completely different premises: people also have come to expect change in their lives, and for some types of product they habitually search for something completely different than they have consumed before.

The behaviour for these two types of acquisitions/consumption situations is quite different [4]. For safe, known brands and repeat buying, the customers typically go through a pattern of *programmed acquisition*: One goes to the shelf where the product is and grabs it. This is only problematic if the product is not in the same place or the product has run out. *Non-programmed* behaviour can be either impulsive, or based on limited or extensive decision-making. *Impulsive* behaviour is, as the name implies, something that just happens when an impulse (stimulus) leads to action: the colour of a shirt catches the eye, or a sudden "need" for a bar of chocolate arises just as you are passing through the till (that is why they are located there – so that you are able to "reward yourself" while queuing after shopping around!).



Limited decision-making takes place in first-time purchasing when the customer is already familiar with the product class. Buying one's next car often happens like this. The basic needs and problems with the previous car are clear for most people; one just has to check what the latest technical additions are and what prices and offers are available. *Extensive decision-making* means buying a product of a product class for the first time. The consumer doesn't even have an idea of what performance criteria are central for such a product. For most people, the hand-held personal assistants (PDA devices, palm-top computers) are completely new products for them: people have never before used one before and so do not even know how to use one. Making this kind of decision needs much more of an extensive background information search, testing different alternatives and listening to users and reading reviews. Ultimately, the extensive research and weighing of alternatives leads to strong belief that the right product is chosen and can also lead to strong brand loyalties.

High-involvement Purchases

Some purchases have, for reasons partly explained earlier, nearly become questions of life and death for a number of consumers. In these events, customers have come to a state close to religious: they are actually buying and consuming much more than just a product. This may have a connection to their preferred lifestyle or image they have created, a very strong personal or professional preference or even superstition. An avid golfer may tour a big area just to find the right make and model of golf balls and flatly refuse to play with any other type of ball. Similarly, some people seem to *have* to partake in the buying of a certain cigarette or underwear label.

This kind of behaviour is called *high-involvement consumption*. It is simply a preferred behaviour, not a medical condition or addiction. Therefore, smoking (any brand) is not high-involvement consumption. On the other hand, there are parallels to the concept of culture. For example, with some individuals it is not possible to explain the basis of their behaviour and their refusal to use other brands, or that some important events in a person's life (e.g. the first hole-in-one for the golfer) may influence the development of such strong product preferences. But while culture consists of shared beliefs within a group, high-involvement consumption is on a lower level of abstraction (it does not steer the whole life, but just choices in the specific product category) and is personal. Similarly to culture, high involvement often takes a long time to develop (and often involves extensive decision making processes) and is thus hard to persuade.



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As noted, an extensive decision-making process often precedes this kind of high-involvement consumption. Customers indeed seem to build most of their high-involvement behaviour themselves; based on what kind of experiences and feelings they continuously want to relive in their life. Factors considered when building these high-involvement decisions and following brand loyalties include: self-image considerations; situational requirements; social, financial risk and award considerations; and product or information-related considerations. An example of the latter is the information material studying required to fluently discuss the product in the appropriate jargon with other "believers". Sometimes the producer of such products organise events to support the behaviour, such as the annual Harley-Davidson meeting, sponsored by Sturgis.

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3.1. Sustainability and Social Responsibility

Introduction

Sustainability basically means that what is left today should be left tomorrow, that every generation would only use up its own fair share – or less – of the earth's resources. It is said that these resources are at the moment used up at a rate of about 300 full shopping bags a week per *every* individual in the industrial world [1]. To put the same relation in other terms, about one fifth of the world population uses up about 4/5 of the resources consumed. This view also points out the social responsibility: the welfare on earth is not shared equally at the moment. (If, on the other hand, it was and everybody in the world had the same consumption habits as the people in the industri-



al countries, the production of nearly everything should be quadrupled. Which is generally not possible. Our consumption, however, acts as the model for some of the people in the less developed countries, so cutting down our level of consumption helps the earth to survive in two ways).

Much of the world economy is today steered by the big multinational companies, whose work is mainly based on value for the shareholders (return-on-investment). Even if many of these companies nowadays have programs for improved world equality and social responsibility, the return-on-investment principle generally does not take into account a fair spread of the welfare in the world. The internationalisation and the general principles of trade (“buy cheap – sell with profit”) leads often to the use of underpaid workforce or lack of what we would call a tolerable working environment. Horror stories about the working conditions in some regions of the world can be read e.g. in the famous book “No Logo” written by Naomi Klein [2].

The lifecycle thinking

Everything we consume consists of inputs. In physical products such as e.g. milk, pocket calculators and furniture, this is easy to grasp. In other products and especially services, inputs are often hidden to the customer. When thinking sustainability, these inputs shouldn’t be thought in monetary terms alone, especially when the amount of inputs is not always relative to the price. Rather, the inputs should be thought of as use of resources. Furthermore, for the sake of sustainability, *all* use of resources counts. For example every small plastic container for yoghurt or soap requires the pumping of a somewhat bigger amount of crude oil, some of which ends up as the plastic in the cup. More resources are consumed (and eventually some pollution caused) by transporting the raw materials, the components of the products and finally the products themselves. Then the production process consumes energy, the refrigeration of the yoghurt in the shop requires energy and the melting of the plastic container after all the soap has been used up requires energy. Some containers cannot even be melted or washed for further use, but will probably pop up again somewhere as crushed cups a hundred years from now.

All this means that there are two things one must make the consumers aware of: firstly, their actions do make a difference for the environment of tomorrow, and secondly, to really make environmentally educated consumption decisions one must study the whole life cycle of the products and services. In life cycle thinking, one must take into action:



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1. The product or service development with an environmental viewpoint

Many products can be made more environmentally efficient by changing quite small details in their composition. Companies that utilize the *life cycle assessment (LCA)* in planning the performance of their products are likely to make more environmentally-friendly products. The *environmental balance sheets* that some companies publish annually can be a good source on the companies' environmental philosophy and policies. Some of these are even collected and published in the European Union *EMAS* environmental accounting scheme [3].

2. The procurement of material

The less material there is in the product, the less effect the product generally has on the environment. Incoming materials should be planned with reuse in mind, e.g. packaging materials can be reusable or burnable. A surprising amount of the environmental impact of a product comes from the transports alone; again, a lighter packaging consumes less. Thus the aluminium can is cheaper to transport than a glass bottle. (But the glass bottle is eventually reusable, and making aluminium consumes quite a lot of energy.). For educated decision making, require and consult an *Environmental Product Declaration* that accounts for the product's total impact. This can be expressed in *ELUs (environmental load units)* that are surprisingly close to the currency units Euro and U.S. dollar.

3. Manufacturing

Again, the manufacturers' environmental balance or sustainability report gives information on how the manufacturer is attempting – and managing – to reduce waste from the manufacturing processes. You can for example learn whether the manufacturer has used paints whose solvents emit generally harmful volatile organic compounds (VOC) or water-based paints. The use of energy is another important source of environmental impact during the manufacturing.

4. Usage

We all know that some very cheap products can turn out to be expensive to use. Similarly, a product that consumes more energy when being manufactured can be very environmentally friendly to use (not to talk about its sometimes higher buying price). E.g. automobile manufacturers must quote the fuel mileage of their cars – from an environmental viewpoint the low emis-



sions can be a better buying argument than the nice colour or the somewhat cheaper price. The longer the average lifespan of the product, the more important the environmental load of the use of the product becomes.

5. End-of-life

One of the basic laws of energy states that energy doesn't disappear, it just turns to other types of energy. Likewise, a product is made of materials and energy, and when again dissolved it turns back into material or energy or both. Environmentally-speaking, it would be nice if the resulting material would be soil, oxygen or clean water. For some products it is... for some others, the end product can take millions of years to disappear. Again, consult the product for its environmental product declaration. For most products, the manufacturer either has included or – should be able to provide – recycling instructions.

Social responsibility

As with the environmental impact, our goal with this handbook is to raise awareness for social impact. A company that increases the general well-being of all its stakeholders – including the surrounding society – has a more stable working environment and thus gets some of its commitment back. Some other companies can impact the situation of a group of humans in a negative way. It's up to the consumer to gain information and to decide what he or she tolerates.

One of the ways to make the world a fairer place to live and work in is to work for international agreements on e.g. minimum wages and salaries, or agreements such as the one by ILO that forbids some of the cruelest forms of (especially infantile) workforce abuse. The other way to do something is to affect the big companies by changing one's own buying behaviour. In order to do this, one must naturally be informed about which kind of raw materials are used in the product one thinks of buying and which kind of working conditions and salary level the workforce of the manufacturer has.

In a recent study made by FLO and Marketing Radar in Finland [4], the most important company-ethical problems were considered to be the use of child labour, violations of human rights, and environmental problems. The same research has shown that child labour is most often used in the manufacture of clothing, fabric, interior decoration products and carpets, toys and sport articles. Naturally, the use of child labour is more typical in non-deve-



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developed countries. Lately, some manufacturers have started to include also information on their social activities in their annual reports. This development and the awareness of the manufacturers are generally laudable (and quite credible, according to the above-mentioned Finnish study – 66 % of the Finns saw these reports truthful and innovative).

For doubters there are also independent sources where one eventually can check the situation, such as the *International Labour Organisation ILO* and the UN organisation of children's rights *UNICEF*. Finally, there are some sources where one can buy only products whose backgrounds are checked. These work under the *Fair Trade Labelling Organizations International – FLO* (with headquarters in Bonn, Germany) that is active in 17 countries.

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Tauno Kekäle, Finland



4. Consumer Education

In the first part of this chapter we focus on different aspects of consumption and European consumers and their protection in the market. It also addresses which factors influence decision-making and makes suggestions about what should be done in the future to improve the position of consumers in the market. This part is followed by specific topics, which adult educators can use as content guidelines in the process of preparing a course. The topics are personal health and social care, personal finances, food and nutrition, buying and selling, labelling and product information, telecommunications and privacy and tourism. When we have been preparing these topics we have had in mind not only economic interests of consumers but also cultural differences, environmental protection and sustainability.

4.1. General Aspects of Consumption

Starting Points – A First Survey

Today, whenever the issue of consumption and consumer society is considered, the focus is placed on the image of the informed and responsible consumer. This occurs both on a European and a National level of politics as well as the economy addressing the informed consumer who, facing an ever-expanding offer, is expected to make his decisions with precision and full of confidence. The client is the "king" and stands as the centre of attention.

At the same time, a great deal of effort and psychological advertising know-how is used in order to convince this very same client to buy specific goods and services. Advertising and marketing become more sophisticated and create a greater global impact – they are almost omnipresent and accepted by most people as 'a matter of fact'. A third point is of importance: In our modern (western) society possibilities and opportunities to consume are considered essential parts of the everyday-life of most people. Quality modern clothing, tasty food, a beautiful apartment, vacation in far-away countries and a wide variety of leisure-time activities are all very desirable.

These are some of the contextual aspects we have to deal with in this chapter on Consumer Education. What does Consumer Education look like



4. Consumer Education

in a welfare state? Also, what should it be like? It is obvious that new incentives in these areas are necessary. Without this need the present project would not have come into existence. In the following pages some basic facts of our world of consumption shall be examined and subsequently the question of how Consumer Education could be implemented and where it should take place is considered.

The Modern Consumer

Today's citizens of democratic Europe are obliged to *buy* almost all of the basic goods they need for living. In Europe and North America food, the individual user does not produce clothing and furniture. These necessities usually come from 'the market'.

In order to purchase the necessary goods and services on the consumer market people must have money at their disposal, which they usually acquire by selling their labour (their capacities and skills) on the labour market.

Thus the individual consumer is regularly active on two market-fronts:

1. The labour market – in order to earn his/her living.
2. The consumer market – in order to purchase substantial goods and services.

One of today's basic problems is that the continuing "globalisation" of the markets and the resulting intensification of competition have brought about an acceleration of the speed of innovation in the development of new products and services.

This is in a similar way also true for requirements on the labour market.

The speedy development of new offers and their great variety often lead to a certain lack of transparency of the different offers. For example, in the field of financial services (specifically banking) the offers seem much more than the consumer can possibly resist. Improvements through standardisation of offers and especially standardised descriptions are a necessity.

To specify such standards takes some time, specifically in Europe, where the interests of 15 countries have to be made to concord.

On the other hand, the lack of transparency is useful for the marketing activities of the entrepreneur because it veils the quality of the offer (e.g. brand, image, advertising).



Consumption and Non-consumption of Consumers at Home

Of course, modern man is not only a seller of labour and buyer of goods and services; there is still a great deal of personal work input in modern households, e.g. the preparation of meals, taking care of the laundry, cleaning the living quarters, caring for the elderly and much more.

The modern European private household is a kind of small economic enterprise which, with goods bought on the market and with personal work, produces the goods which each member of the family directly needs: a comfortable apartment, clean clothes, food and a certain amount of personal care.

Coverage of Needs by Consumption and Personal Work Input

At a second glance, the amount of personal work input, which corresponds to the time spent with housework, is unexpectedly high. The reason is a question of expense. Most households cannot afford to purchase on the market services such as laundry, cleaning, cooking and others – they have not got the necessary money.

At the same time this kind of service gets discredited in the media and by political actors. Many people do not like to work ‘in their own household’. It is not considered modern to do so.

Time management of the "average European" [1], men and women, per day (including Saturdays and Sundays):

Job (including transportation)	4h 6min.
Housework	4h 1min.
Housework-time spent shopping:	33 min.

This means that the total amount of working hours of one day for an average European (men and women) is eight hours. Men clearly spend more time at work and less in the household, women the other way around.

But in the living and economical unit of the ‘private household’ not only housework (covering necessities and needs by personal work input) gets done, all essential life projects and consumer decisions also take place there.

Despite the rising number of single persons (and single households) in Europe and North America, less than half of all households in the big European cities are of one person; the majority of households still consists of two or three members, mostly in families of different composition. Most people still strive to live satisfactorily within a family.



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But what do consumer decisions really look like in the context of a household? This field is totally unexplored. During the past decades decisions have increasingly been taken collectively, not by just one of the partners. Even children who are part of the household have become included.

More and more the decisions taken in family households also follow some agreement which could be named the 'equation rule': 'If I get this you will get that later on'.

This equation rule also seems to define personal relationships.

Consumption-related Problems

When taking consuming decisions, the members of a household have to deal with three facts:

- An immense variety of goods and services offered, with very little transparency in regard to quality
- Limited and often scarce financial resources
- Contrasting personal wishes, preferences, and aspirations

Naturally this results in a number of problems which today's private households have to face. One example is the increased number of households deeply involved in debt, mostly due to establishing a new home or to long lasting periods of unemployment. Unemployment is one of the main problems of our times. It is a problem that affects the consumer directly because the loss of income places a heavy burden on the household budget and consumption must thus be reduced. Divorces are much more frequent than twenty or thirty years ago. 'Compulsory shopping' is a new individual form of not being able to cope with the dangers of our 'consumer society' [2].

An Everyday World of Micro-dramas

For the 35 million German, about 3.1 million Austrian households and also for all other places where western patterns of life of the post-industrial era prevail, consuming is on the one hand a routine activity but on the other hand also often a drama for personal relationships.

Real and imagined opportunities in life aim at possibilities of consumption. But everywhere, even in the economically strongest consumption units (households), consuming is limited for economical or social reasons.

It can be very hard for a couple to make optimal or at least usable decisions in the midst of many opposed individual consumer desires. Children especially have no real perception of economic limits; most of them cannot adequately deal with money and its economic implications. Understanding of money and market economy begins around the age of fifteen [3].



But still children often bring disproportionate consumer expectations (fostered by the media, publicity, and peer groups) into their respective households and families.

Because limited resources need to be distributed, disputes, fights and considerations related to consumer-decisions are at once an unavoidable part of life and a rising source of discontent for these 'private household' social units.

Consumer Activities on the Market

Whereas the situation inside of a household is still comparatively comprehensible, on the market the role of the consumer has become much more complex.

On the one hand, the economic means a household can dispose of for consumption depends on income from labour but on the other hand this income cannot be arbitrarily increased and is quite limited.

At the same time the increase of unemployment, especially in Europe, threatens some consumers with a considerable loss of income. Due to this scarce income a relatively strict 'house holding' management becomes necessary. The consumer faces constantly increasing offers, which are strongly propped by publicity. Such publicity has a strong impact on the personal lifestyles of people.

Constantly, new products and developments of traditional products get on the market and are offered for sale. Even for familiar and well-known products the choice has become more difficult for the consumer.

For example: Presently, about 2000 different models of coloured TV sets are on the German market. And there are a few hundred different models of dishwashers. Not only the selection itself but also the decisions to be taken before buying become more difficult. The household, or rather the individual consumer, would need to base his decision on criteria of household management. He should, for instance, not only consider the **price of purchase**, but also the **continuing costs** resulting from the purchase of the product. In the case of the dishwasher, these are:

- Energy consumption
- Cost of dishwasher soap
- Water consumption
- Reserves for maintenance and repair.

Thus, it does not surprise that in spite of appreciating the big variety they can choose from, consumers resent this huge number of offers as difficult to compare and confusing. They then return to the simpler and more obvious characteristics of **brand name** and **price**.



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Orientation on Prices and Brand Names

Merchandise tests undertaken by institutions for consumer information show again and again that in many cases such decisions cannot be objectively justified.

Prices are no clue for quality, as they do not necessarily reflect the qualitative investments spent on (the production of) an article – their creation is part of general marketing considerations.

Today, not even brand names give consumers a good clue because enterprises sell often-identical products under different names, or change the components, which they buy in different countries for the production of certain articles.

The big names for leisure time clothing (such as Nike, Adidas, Reebok etc), as well as the producers of cellular phones, do not even manufacture their own goods anymore but order their production from the Far East.

Informed, Responsible Consumers – Do they Exist?

Over the past few years, much has been said about the informed and responsible consumer. The European Convention and national ministers of finance address them often and the economy has honoured them.

Sovereign Suppliers – Sovereign Consumers?

In principle, in a market economy everybody is free to take an active part and make money by producing and selling goods and services.

The producer and supplier do this at their own risk. If they assess the consumers' taste right, they have economic success, if not, economic ruin is the result.

Theoretically, sovereign consumers face sovereign producers. The consumers decide on their own what to buy and what not to buy, but it is a risky matter. If the wrong decision is taken, the money is gone without the corresponding compensation.

Market Economy and Liberalism

Our society is based on the idealistic concept that everybody should do what he or she considers right. The state, or, as in the European Union, federation of states, should not interfere. Everybody should be happy in his or her own way. This liberal basic attitude is the essence of market economy.



Its theory says that each individual consumer makes rationally his own consuming decisions. He knows the possible consequences and chooses those consumer goods, which are optimal for him. The consumer's decision is sovereign, he thinks unemotionally and in economic terms, like the producer, whose decisions are, of course, also rational.

But this axiom of the theory of market economy has one serious shortcoming: it exists at its best on paper but never in real life.

The Distorted Image of the 'Sovereign Consumer'

The informed consumer who calculates and then makes sovereign and rational decisions does not exist. There is a big difference of factual knowledge between suppliers and consumers. Today's consumers are amateurs, dealing with highly efficient 'selling machines'.

Example:

When I buy a piece of furniture for my apartment I have a rough idea regarding size, price and maybe colour and design. I have no knowledge of the quality of the pieces of furniture I'm looking at, unless I deal with such things at work.

The seller has this knowledge: he is an expert, he knows the law, he knows where the piece of furniture was manufactured, how much he has paid for it, how dependable the producer is and much more. Usually the salesman I deal with uses a pre-written contract composed by a lawyer (general terms of business). As a consumer, I sign the order, looking only at the price and the time of delivery and not paying attention to the "small print" passages.

It is of course possible for me to equal the expertise and legal know-how of the seller. I can become a product expert and also study the law by dedicating some weeks to reading relevant literature. I even could, using services, which exist, on the market, go shopping with a furniture expert and a lawyer. By buying expertise I would have equalled the seller. Nobody is going to do this though because buying the knowledge of these services would cost far more than the piece of furniture.

Marketing Regulations

Although the aforementioned differences in regard to knowledge have always existed, they have notably grown with the enormous extension of the market and the increase of consumer goods.



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Since the beginning of markets (market economy, commerce) rules have been established for these markets with their exchange of goods and services, in order to protect the consumer from becoming a victim of permanent economic exploitation. The marketing regulations of the Middle Ages were decreed by the rulers (princes) to make possible an orderly economic interchange.

As economic exploitation and insufficient supplies have always instigated uprisings and sometimes the downfall of rulers, these early consumer protection rights were measures taken to stabilise social peace. The protection of the layman (the consumer who is weaker and no expert) from exploitation has finally led to today's consumer protection regulations. The last phase of this development has been the largely uniform shaping of these regulations within the European Union.

Consumer Protection

Legal consumer protection is a kind of security net meant to protect the consumer from economic or health risks.

Basically, two kinds of protecting legal regulations have developed. On the one hand, technical directions and regulations prescribing distinguishing marking for the products offered have been developed, in order to (hopefully) exclude consumer risks. Thus in the field of nutrition only certain non-dangerous additives (colourings, preservatives) are allowed and pollutants must not exceed an established limit. Other articles, e.g. electrical appliances, must also comply with a series of norms.

On the other hand, there exist decrees that give the consumer legal shelter. They are meant to protect the inexperienced consumer from economic pitfalls, e.g. the right to cancel a contract signed in the doorway under pressure. These measures also include adjustments of contracts (small print passages); clauses, which place the consumer at a serious disadvantage, are inadmissible.

Of course such measures cannot change basic power structures and compensate for insufficient information. They establish only a few safety zones for the consumer. Consumer politics of the European Union and most national governments assume that the consumer himself seeks sufficient information and thus takes his decisions rationally after careful consideration.

This image of the rational and sovereign consumer corresponds to the market oriented and liberal (neo-liberal) perception of political actors.



The Old, Normative Consumer Ideal

Consumer Education – Quo Vadis?

What can or should Consumer Education look like? Before dealing with this gripping question we shall retrospectively have a look at what Consumer Education has been like.

Consumer Education is nothing new; it has already existed during the 19th century as part of the domestic science formation for girls, even before the establishment of consumer organizations in the USA in the 1920's and in Europe during the 1960's.

The ideal of the homo economicus (consumens rationalis) of the traditional economic sciences has shaped Consumer Education and consumer organizations. The objective was the informed consumer and earlier consumer services were very serious about this. Slogans like: 'Augen auf beim Schuheinkauf' (German for, 'open your eyes when buying shoes') addressed to the informed consumer were quite typical.

The basic model for consumer counselling and Consumer Education was the normative model of (buying) decision-making by a consumer who takes time to firstly consider if he really wants to consume (buying versus making something himself) and secondly, once he has decided to buy something on the market, to matter-of-factly execute an extensive decision-making process [4].

In the meantime this ideal has collapsed, mostly because it has become obsolete in the face of a magnitude of publicity expenses: 100 billion Euro (yearly German rate) [5].

Consider the 3000 to 4000 publicity impulses (advertising spots on radio and TV, advertisings in newspapers, magazines, logos etc.) that today's urban consumer is exposed to daily. Consider also the constantly rising exposure to on brand names and ethical values, which focus on consumer desires like fun, adventure and constant change. The old, normative consumer image is not adequate anymore.

A new consumer ideal does not yet exist; consumer orientated work has not yet understandably defined itself. For this reason practical work, which is supposed to remedy consumer problems, has been comparatively unproductive.



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Also, during the past years, science has contributed only a few impulses. In Austria, consumer oriented research and consumer oriented work have but little in common and keep eroding in mutual isolation [6].

For our project this means that we must ourselves try to sketch realistic future oriented perspectives for Consumer Education. At first we shall engage in defining a modern concept of education.

What is Consumption Really?

Next to the traditional concept of consumption, which is seen as the natural satisfaction of needs (of an individual or his private household unit) by the purchase of goods or services, a better and more complete concept of consumption has finally developed during the past years.

But first, a decisive story:

We find it difficult to exit our bit of everyday life into which we are quite strongly and seamlessly woven, by a kind of natural mental attitude. We do not see that in our developed northern societies, existence without consumption is not possible or imaginable anymore. Modern man on the northern side of the planet consumes continuously the material goods and services he needs or believes he needs.

You can easily experience for yourself how difficult it is to conceive this situation. Just try to imagine for a few minutes your present life without a car (with the motto: cars don't exist).

Here, two things are remarkable. We all take for granted in our everyday life a so-called 'standard package' of consumer goods, which is necessary to live more or less satisfactorily and to cover our basic needs. Consumption has long ago ceased to be only the classical satisfaction of needs; it has become a way of communication.

Let us take a closer look at these two points:

The Standard Package of Consumption

Modern people take for granted a minimal standard of consumer goods, which is part of the equipment needed for living and for which David



Riesman has forged the expression 'standard package'. It consists of the sum of goods and services people conceive of as the basis of existence for their personal living and surviving in modern society.

Decisive changes have occurred during the past fifty years. During the 50's and 60's this package still took a number of different shapes, depending on social stratum and milieu. Today all groups of the population aspire to at least an upper middle-class standard. This is also what the media persistently transmits.

A close look reveals that people generally overestimate the upper middle-class standard when estimating the sum of goods one simply 'must have'. This is evidenced by surveys, e.g. when consumers are asked what in their opinion belongs to an average household or what people on an average possess. The majority always overestimate the equipment, for example the number of household appliances [7].

It is similar for other areas of consumption, e.g. vacationing. A long vacation in the South and an additional short vacation are considered standard but in reality this is a minority programme, even in Germany, where people are more active in this respect than anywhere else in the European Union.

Attention shall be drawn to one difficulty resulting from what people imagine to be the standard package and the way it gets overestimated because it leads to structural changes in the function of households. Young grown-ups often stay in their original households because they want to establish their own only when they can afford the same standard they have got used to and learned to consider 'normal' in their parental household. Of course the costs of establishing a household have dramatically increased with such demands. A level of equipment and consumption, which the parental generation has accumulated during 20 or 25 years, must be provided at once.

Consumption as a Way of Communication

Consumer goods do not only cover needs but have also become a means of communication. Consumption as a form of communication is beyond doubt an urban phenomena of the 20th century or, for the wealthy groups and classes of the US population, even before. Thorstein Veblen [8] gives an earlier, and Pierre Bourdieu [9] a later description of this communicative function of consumption.



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This area of marketing has become very well known to use this (communicative) 'conception of consumption' intensely. Actually, it is marketing and advertising which have deliberately created it. With many consumer goods, what actually counts is not so much the satisfaction of a material need but rather the positional and communicative aspect. Consumers purchase specific consumer articles and brands and undertake appropriate leisure activities, using them as a way to communicate which is typical for their personal lifestyle.

The longing for adventures and the habit to communicate via consumer articles and chances to consume have not only a social position but also an egocentric effect. Using a note-book computer for an accessory tells others 'something' but also tells me 'something' independently from what others perceive: Namely, being modern, technically talented and experienced, being an important person, or needing the appliance for important work etc.

Such usefulness, which surpasses the original consumer purpose of the practical use of consumer goods, can take different forms, which are not necessarily defined by the social context. Satisfaction deriving from equipment with goods is, in principle, independent from social activities.

Economic and Social Competence for Consumers

Conventional, 'old' consumer oriented work and the practice of such work during the past years and decades has concentrated mainly on passing expert information on questions of reasonable, healthy and low-priced nutrition as well as on expert product knowledge for floor coverings or household appliances.

Consumer work of such an educational concept has failed, especially because product information has become a field so immense that even consultants in consumer information organisations can only be experts in specific areas. On the other hand, it makes little sense to acquire exact knowledge of a product in order to make a decision taken about once in ten years, like buying a certain kind of dishwasher.

Today consumer and product information is made available by test magazines and publications edited by consumer information organisations that offer a variety of brochures and books on different subjects. The outcomes



of consumer tests offer orientation before buying and if consumers have a specific interest they have access to a variety of processed and understandable expert information.

The demand has changed its focus from: 'Consumer, be well prepared before you buy' to: 'If you have a special interest in a certain area, we have the corresponding information'.

This change from the objective of consumer information for everybody to what the consumer *considers to be* in-depth expertise concords with the image of 'consumer sovereignty' of the market economy and its neo-liberal image.

Now we shall return to the three areas of consumer information mentioned in the beginning:

- Fundamental instrumental (expert) knowledge regarding consumer goods
- Orientation regarding values and standards of values
- Knowing about the social function of consumption

We see that information on the first point is adequately covered, whereas the existing publications and activities of the consumer information centres offer little information on the other areas.

Excursus: The Situation of Consumer Organisations:

In spite of the above-mentioned rhetoric addressing the consumer, the funds for consumer work have been reduced or frozen on national as well as EU levels. On the other hand, practical political requirements are exacting more work from the consumer organisations. The legal matters, which need to be worked on, have multiplied. A distinct example is the new information and communication technologies. As a consequence, consumer organisations in Austria, Germany, and other countries of the EU have begun to reduce their activities. This was most obvious in the sector of educational work. Consumer oriented work in schools (formerly called consumer education) as well as in adult education programs have been strongly reduced. There has been little opposition because the consumer educators have never intensely used the services offered by the consumer organisations.



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The areas, 'values and standards of values' and 'the social function of consumption' have only marginally been dealt with by the consumer organisations.

Urgent Tasks

Modern Consumer Education needs to contribute fundamental knowledge especially to those two areas that have been neglected. Some consumer organisations limit their work, plainly spoken, to satisfying the users' desire for consumption related information. They do not take a critical position towards consumption as such. Expressed simply, this means that if the users ask for children's cellular phones, a related test gets developed, but the question whether it is wise to supply children with mobile phones is not dealt with.

One of the goals of Consumer Education should be to not leave consumers alone with their wishes and their ways of consuming but instead raise their awareness on what they already know with information on values. This would help them to see their role of consumers with more transparency.

Modern people badly want such orientation. Literature dealing with 'life help' booms, and the general search for meaning behind the everyday life of the consumer is intense.

Outlining Values

Education, which deals with values, is active and has a political, or more precisely, a socio-political impact.

In relation to consumption, the consumer is made to take position and differentiate between the egotistical seeking of maximal advantage and the solidarity expressed by optimising the usefulness of a product (see chapter 3).

Example:

Egotistical seeking of maximal advantage – I buy expensive brand named clothing which got produced by child labour in the Far East.

Solidarity and optimising usefulness – I buy quality clothing without expensive publicity, which got produced without child labour.



The Sovereign, Clever Citizen Versus the Manipulated Consumer

The attitude in regard to values of the sovereign, clever consumer which gets developed here is not the image of the grim and busy consumer who always is aware of bargains, searching to get attention by consuming and always feeling being taken advantage of, but rather of the self-confident consumer whose consuming decision is a ballot for socially (ethically) responsible consumption. This consumer does not so much care for low prices and image but wants to buy a product which was manufactured under fair conditions: without child labour, dirty surroundings and exploitation of the workers who produce this product for him. He wants to buy from an enterprise that cares for its workers, the environment, for the municipality where it is located and that is socially and economically integrated.

Such considerations call also for corresponding subjective changes in regard to the consumer's lifestyle. The demand is not anymore for quantity but for quality and individual enjoyment. The 'slow food' movement is an example, which is representative for this direction of thought. This does not at all indicate a rejection of consumption as such, but rather a certain dissociation from its quantitative aspects: a small obstruction and maybe the re-discovery of a simpler lifestyle.

In this sense, Consumer Education would have to question the existing coercion to buy and the norms of consumption in order to return full individual scope of action to the consumer.

This also includes a critical, emancipating understanding of economy. Our market society [10], which is a society where economy is not anymore dealt with as a functional system that serves a purpose but where everything happens according to economic criteria and society itself, becomes a servant of economy. Therefore, people have an uneasy feeling towards economy.

About 70% of Austrians are dissatisfied with the existing economic system – in spite of a comparatively high standard of public assistance and consumption.

As shown clearly by international comparative studies [11], personal happiness and satisfaction have little to do with ownership: 'Studies in affluent welfare states typically find only small correlations' [12].



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Thus critical, emancipating Consumer Education has to take into consideration the interrelatedness of consumption and individual consuming, such as, the importance of money, individual income, different strategies to attract attention (economy of attention) [13] in our society, the continuously growing importance of consumption and the latent discontent of many groups of society.

There are also serious dangers and pitfalls where people can easily get trapped, in connection with consumption, living standard, work and personal satisfaction. For example, the ‘work and spend’ circle or the so-called, ‘ratchet effect’ of consumption [14]. Consumer Education cannot evade these questions.

Here are some questions which should be asked in this context with regard to values, lifestyle and for which modern Consumer Education should find an answer:

- Why is there so much freedom for publicity (affirmations in advertisements)?
- Does it make sense to manipulate children by advertising in order to raise sales?
- Is social pressure in the context of consumption acceptable? Is it acceptable at all?
- Is the repartition of opportunities to consume existing in our societies and also on a global level fair?
- Does human happiness consist of a high income and the disposal of many consumer goods?
- Are there options to the present prevailing attitude towards money, power and sex?
- Why is an expensive sports car so attractive for many people?
- Why do so many people not take a critical attitude towards the negative aspects of our consumer society?
- Are there no alternatives to economic egotism, competition and successfulness?
- Do the propagated ideals of advertisements and the media make any sense?



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4. Consumer Education

4.2. Specific Topics

Introduction

The first major sections of the handbook are designed to underline the framework and conceptual basis for understanding consumer society and the educational objectives, which support adult consumers in becoming conscious citizens and taking sustainable consumer decisions.

This part of the handbook should empower adult educators to acquire an educational strategy, so that adult consumers will be able:

- to acquire consumer knowledge as citizens and consumers
- to master skills and techniques, e.g. getting, interpreting and evaluating information or planning consumer activities
- to understand and apply key concepts, e.g. economic and sustainable development, planning to handle consumers power, marketing strategies and consumer behaviour
- to clarify one's own value systems and appreciate sustainable attitudes towards consumption
- to be able to reflect their own consumer habits
- to develop readiness to act sustainable as consumer [1]

The aspects mentioned above are addressed for a concept of Consumer Education which is divided into three areas – all are linked in their contribution to educating and empowering consumers:

- **Consumer Knowledge:** e.g. rights and responsibilities, interaction and relationship between consumer and market, consumer and society and specific vocabulary.
- **Attitudes:** e.g. self-reliance, responsibility, managing resources, using goods and services, consumer influences, participation, consequences of consumer actions and equality of access.
- **Consumer Skills:** e.g. communicating, resolving conflicts, evaluating, planning use of resources, decision-making, seeking information and advice and assertiveness [2].

In the manual we present different consumer related topics. These topics have cross-cultural, social, political, environmental and economic dimensions and they are controversial enough to involve a wide range of interests and viewpoints. All topics related deal with aspects of everyday life. The same system can also be used as a guideline to plan other topics.



Aims and Objectives

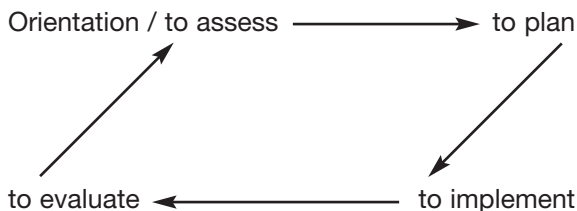
The main aims of this chapter are: improving consumer knowledge; social and environmental changes; self-awareness and behaviour changes; better citizenship by using problem-orientated methods.

The topics provide objectives for Consumer Education for all age groups and life periods but especially they focus on adult education.

They can be used as a framework for Consumer Education as well as for supporting teaching aspects of Consumer Education within a programme of health education, nutrition education, economic or ecologic educational programmes in adult education.

All topics are structured in the same way, so as to ensure that Consumer Education is based on a concept that is internationally acknowledged (see chapter 5).

The process of thinking, of individual lifestyles and consumer approach can be seen as a problem-solving cycle. Evaluation as a part of the assessment must precede recommendations.



All topics also provide objectives and a framework for Consumer Education for adults that will be more widely developed in the following chapters.

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4. Consumer Education

4.2.1. Personal Health and Social Care

Introduction

Hazards to social settings and concepts of individual lifestyles have the most important impact on aspects of health.

This topic should enable consumers to look at the way external pressures and policies beyond our control influence our lifestyles or choices, which we seem to make freely. It also considers ways in which health can be improved by both health promotion and harm reduction strategies.

The topic should lead to an acceptance of individual responsibility for health and to a discussion of the process in which individual health behaviour may support others to make informed choices.

Key Questions

1. What do we understand by health? Is it only physical well-being or is it more?
2. What do we understand by health education? Is it important? Why?
3. What factors influence individual lifestyles, what are they to do with health?
4. What kinds of programmes on health education (promotion, prevention, treatment etc) are available?
5. What is the value system behind health and social behaviour? What are the preferences and beliefs?
6. What are the individual / environmental hazards which affect health?
7. What do we need health and social care services for? How can they be obtained?
8. What is the health policy of the government, of a political system like? How does the social security and welfare system in this country / town work?
9. What are clients' chances of shaping their care environment?
10. What are clients'/patients' rights?
11. How should an individualised concept of health management be developed and followed?
12. Wellness and health are used to underline successful business concepts. What is reliable information for this? What advertising and marketing is carried out?



Key Contents

Investigating Personal Health

Health promoting activities may include [1]:

- Maintaining personal hygiene standards and body work
- Use of immunisations and medicine
- Choosing a balanced diet with lots of naturally produced food
- Conscious use of alcohol and tobacco
- Seeking medical help in time
- Maintaining relationships with friends, family members or counsellors
- Practising spiritual and cultural beliefs
- Coping with life's ups and downs
- Being aware of personal preferences and beliefs
- Assessing health practices and advice

Reducing the Risk of Injury

Hazards which affect health:

- Promoting a safe environment (home, working place, leisure time etc)
- Self-protection
- Indoor hazards (equipment, poisonous substances, electricity/gas, poor design of accommodation etc)
- Avoiding hazards in the garden
- Safety on the road
- Hazards in the social environment [2]

Health and Social Care Services

The provision of health and social services

- Why do we have health and social care services?
- The structure and levels of health and care services
- The social security system – formal and informal care / statutory, non statutory / profit, non profit organisation
- Legislation / client rights
- How can the services be obtained?
- Health policy and strategies of a state / political system
- The caring relationship

Key Activities

Orientation / Assessment

- Talk about or write down all the different things you do to promote your own health. Compare with other people.



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- Find out your own risks and disadvantages of your own health management.
- Ask other people what they think a healthy diet is. Compare with guidelines.
- Think about different leisure, sports and other recreational activities you participate in now and the ones you would like to do so in the future.
- Keep a record of whatever you eat and drink over a one-week period. Look carefully into the kind of information that is needed to help people make 'healthy choices'.
- Have a look around at your physical environment where you live and work: make notes on risks or hazards, individual health conditions or social settings.
- Think about the most appropriate ways of undertaking individual health management.
- Choose an area in your home and make a list of specific safety precautions (bear in mind the specific needs of the people who use this area).
- Collect information on health promotion, leaflets about health produced by different organisations, and advertising material. Discuss with others the aims of this material and learn to understand the difference between advertising and information.
- Find out where the local health promotion centre / network is and what kind of services is available. Also try to find out what informal services are offered on notice boards in shops, regional newspapers etc.
- Change perspective: choose one client group and investigate what kind of support is available and useful for this group. Set out to gather as much information as possible.

Plan

- What changes can you make without losing an essential part of your life quality?
- What methods, skills and knowledge are helpful when implementing the new aim in your daily life?
- Make a plan of which aims in your individual health management you want to achieve within the next three months.

Implement

- Put your first task concerning health promotion into practise.
- Choose the right support for a person in need; use a catalogue of different aids and equipment for disabled persons and elderly people.



Evaluate

- In which activity have you been successful? What would you change next time?
- What difficulties did you encounter? Did you have a clear understanding of your needs at the time you made your decisions about changes in your health management? What were the difficulties you encountered during the implementation phase?

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Recommended web-sites

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<http://www.patientenstellen.de>

<http://www.agv.de>

<http://www.magersucht-online.de>

<http://www.vözhh.de>

<http://www.reisefit.de>

<http://www.aekwienor.at>

<http://www.allergie-info.de>

<http://www.netmedcheck.at>

<http://www.krebshilfe.de>

<http://mymed.cc>

<http://www.jetztaufhoeren.at>

<http://www.quitndwin.org>

<http://www.burn.out.at>

<http://www.atemschule.at>

Maria Schuh, Austria



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4.2.2. Personal Finances

Introduction

Everyone needs skills and critical thinking for coping with money. Money management is an elementary life skill, which is developed through experience and education in order to prevent mismanagement. One skill to be learnt is to make a responsible and efficient use of the limited financial resources; to differentiate needs and wants is not always easy. Financial security may be threatened and the citizen needs to learn to plan for the future. Sometimes he has not succeeded in money management at all and financial counselling is needed. Our personal finances are also connected to the national economy and to the financial institutions [1].

Key Questions

Keeping the personal/household finances in balance. In order to be responsible in this area I should find out [2]:

- Which of my consumption habits are based on needs and wants? Why do I use money more than I can afford, and for goods I do not need? How can I learn to avoid needless purchases? Do I need or do I want a certain product? Can I afford it? How does my lifestyle affect my consumption?
- What sources of money have I? How does the economic situation in the society affect my finances?
- Do I know my monthly/yearly expenditure for my consumption? How can I change my consumption? How does marketing influence my consumption? What values are there in my consumption?
- How could I reduce my expenditure? Do I choose the best buys for my needs and finances? What alternative choices are there? What are my major purchases?
- Have I succeeded in planning my finances / in budgeting / in bookkeeping? Why have I succeeded / failed? What efforts have I taken for getting them in balance? Where can I get help?
- What are the differences of various payment methods? Do I choose the best one? What are the best methods for me?
- In case of wealth management, what possibilities are there in investing the private money?

Controlled use of loan and credit. In order to be a responsible loan/credit user I have to consider:

- Have I considered financing methods and the total expenditure of a loan/credit?



- Have I evaluated sufficiently the need for a loan? How much and for how long does a loan affect me?
- As a guarantor, do I know the responsibilities?
- Am I aware of the credit control system, and how does it work/affect me?

Preparing for the financial risks and avoiding them. For unexpected situations I ought to prepare myself:

- Have I estimated the financial situation of my household in different stages of its life cycle? What are my plans for raising my children and for my retirement etc?
- How much can I save? How much money ought I to have for the rainy days? How much ought I have for the major regular expenditure?
- What unexpected risks are there? How am I prepared?
- Does the security network of my household help when needed? What service can I do in return?

Financial/debt counselling services. In case I need help, I should find out the potential for them:

- What is the relevant legislation? What possibilities are there for counselling?
- How do I prepare for big changes?

Wealth management

- What alternatives have I to invest my private money? What factors have I to consider in investing? Where can I get advice? How can I evaluate the choices?
- Do I invest in a sustainable way?

Key Contents

1. Management and planning of personal finances; budgeting, bookkeeping, planning, saving
2. Own household/personal expenditure, comparison to the average expenditure
3. Values in the consumption, purchase behaviour; factors affecting decision-making; evaluation of needs and wants
4. Economic and sustainable aspects in purchases, quality / price comparisons
5. Use of loan / credit, evaluation; responsibilities as a borrower



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6. Economic counselling, debt counselling
7. Expectations for the future, risk analysis, planning
8. Security networks of households
9. Financial services, local and international; evaluation
10. Wealth management, investment of private money [3]

Key Activities

Orientation

- Estimate your monthly/yearly consumption. Compare your consumption with the average consumption.
- Think about items in which you could change your consumption habits. What could be easy, and where would you find difficulties? Evaluate how you have succeeded previously.
- How do you expect your financial future to be? What risks might there be? Are you prepared to accept advice from others?
- Follow economic discussions concerning society. Consider how it will be in the near future and after some years. What are the expectations in your career?
- What plans have you made for your finances, for managing with shortage and surplus? How has it worked out?

Planning

- Make a plan to manage your finances better. Write down aspects where you need to manage better. Plan how you can manage with your available income; adapt your expenditure to your income.
- Make a financial plan for the different life cycles of your household.
- Plan how to save/to get more finances. Plan how you can save in reality. What have you to give up?
- Plan how you can change your consumption style and how to be a sustainable consumer.

Implementing

- Make your monthly/yearly budget (manually, by computer). Find out information about average consumption. Compare.
- Contact financial institutions to find out information about different payment methods. Compare and find the best ones for you. Find information about the risks of using international services.



- Find out information on financial matters (discussion pages on the Internet, banks, advice organisations, financial counselling etc). Consider sustainability in managing your finances.
- Discuss problems, information, advice etc in a study group. Compare your experiences. Learn from others. Do not finish the discussion but meet regularly [4].

Evaluating

- How did the planning and doing work in practice? How did it benefit you? How do you change your financial behaviour?
- What difficulties did you face in the process?
- Are you now ready to give advice to others/to accept advice from others?

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Recommended Web-sites

Swedish Consumer Agency <http://www.konsumentverket.se>

The Consumer Debt Net Network CDN. <http://www.consumerdebt.net>

Konsument Europa. <http://www.konsumenteuropa.se/konsumenteuropa/default.asp?Eng=1>

The European Commission: Financial services. http://europa.eu.int/comm/internal_market/en/finances/

The Matha Organisation (Marttaliitto) <http://www.marttaliitto.fi>

The Guarantee Foundation (Velkaneuvontakeskus) <http://www.takuusaatio.fi>



4. Consumer Education

4.2.3. Food & Nutrition

Introduction

Eating affects us. It feeds us and additionally it gives us a choice; we can eat in a more or a less healthy way.

What healthy eating is made of in detail may differ for each of us – in general it consists of the choice of food, the choice of preparation and combination of different products and the circumstances of eating the meal. So if we want to alter our nutrition some things can be changed by changing just our own habits and attitudes, like preparing food in a different, more healthy way, taking more time for eating etc.

A different matter is choosing products that seem healthier. Finding these is obviously less a matter of personal reflection and will but more a matter of a satisfying offer. Standing in the supermarket, our personal influence on the choice the market gives us seems quite limited.

Nevertheless, our consumption habits exert an influence on the offer – they support a certain system of agriculture, processing and trade.

Buying for instance local organic carrots supports local organic agriculture instead of conventional agriculture so that tomorrow someone next door will still be able to produce and sell vegetables free of pesticides. As an indirect benefit for us, this way of agriculture will not contaminate the ground water with nitrate from fertilisers, which finally would contaminate our drinking water. There will be less pollution by traffic because buying locally avoids long journeys of transportation.

One way of buying food is taking part in agricultural, environmental and health politics. The more willingly one-sided our input is, the more the products can meet our needs.

Key Questions

Quality of food

- What makes up the quality of different foods?
- Which contents do I expect in the different foods?
- What are the harmful substances that occur in foods? – How can I avoid them?
- Which regulations protect me from buying / eating foods that could endanger my health?



Health and nutritional value of foods:

- How does the food I eat affect my health [1]?
- Which risks to / benefits for my health can food contain?
- In which way is the food altered when being cooked / prepared?
- How can I influence positively on my personal health by the choice of food I buy/ the way I prepare it/ the circumstances in which I eat?
- What makes up a healthy diet in my case [2]?
- Which sort of risks do I personally accept – which ones not?
- What has happened to the processed food I eat – does it still contain what I expect to be in it? Is it still healthy?

Eating culture and criteria for decision of purchase

- What / who determines my purchase?
- How do the social context and the tradition I live in influence what and when I eat and how I prepare the foods?
- What are the recommended daily intakes?
- How does the reigning beauty influence what I eat?

Influence on the market and needs of the consumer

- Can I or can I not influence directly on the availability of healthy food?
- Which way of agriculture / trade does my choice of food support?
- In which way does the organic or conventional production of food touch me personally?
- What special care of the market has to be taken to meet the needs of allergic people?
- Which laws regulate labelling and ensure quality standards for food?
- Is the variety of food on the shelves a natural or a virtual one?

Key Contents

Nutrition and Values

The value of the food we eat is more than simply the content of calories, vitamins, minerals etc.

Pleasure Value: taste, smell etc.

Health Value: content of essential nutrients (fat, protein, carbohydrates), fibres, energy, vitamins, minerals, 'secondary contents of plants', health-increasing substances, poisonous substances, pathogenic organisms, ripeness, giving a sated feeling or not, digestibility etc.

The advice on how much to eat of which vitamin, mineral etc. varies from country to country [3].



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Suitability Value for the Consumer: some potatoes perform well being used for mashed potatoes but do not work well for roasted potatoes; shelf life; time: how much time do the shopping and preparation of the food take?

Psychological Value: pleasure of eating, expectations, reward, explicit satisfaction, and advertising.

Ecological Value: supporting sustainable agriculture, reducing CO₂-emissions caused by transportation, etc. [4]

Social/Cultural Value: prestige of certain foods, taboos, and social aspect of eating.

Economical Value: for the producer, processing, trade.

Political Value: import and export of food and animal feed, subventions, surplus and destruction of surplus and aid for shortage of food.

Health

Nutritional Value

Compare 'Nutrition & Values' above

Dietary Habits

What counts for health is not only the nutritional value of individual products but the summary of food I eat, how I prepare it and when I eat it etc. [5]

Changing Dietary Habits

- **One can influence directly on**

Eating Habits: when, what, which preparation, which combinations, speed of eating, circumstances of eating etc.

- **One can mostly not influence directly on**

Availability of food

Contamination of food & water

Acceptance of Risks – Value of Benefits

Some risks (burned steak) are accepted – other risks (genetically modified food) are less accepted (lack of obvious advantage). Some benefits are taken into account (vitamins), others not so much (bio-active substances other than vitamins).

Allergies

Special diets

Availability of unprocessed foods

Need for correct labelling



Quality

Freshness

Taste

Fruit and vegetables have been harvested ripe or still green in order to survive transportation

Content of Positive Substances

Vitamins, flavonoids, fibres, minerals etc.

Content of Harmful Substances

Nitrate; heavy metals; pesticides; remains of antibiotics in meat; fungus or bacteria

Regulations for storage: For supplier, producer, and trade

Regulations for processing: For canteens, restaurants and big kitchens

Content of nutrient in proportion to weight

Eating-Culture

Tradition

Traditional ways of preparing & combining food

Taboos

Social Context of Eating

Food Connected to Special (Traditional) Occasions

Philosophies on Nutrition

Vegan, vegetarian, macrobiotic, whole foods, organic foods etc

Body Image

Special diets, eating disorders, anorexia, bulimia etc

Preparation of Food

Who does it? Oneself/somebody else (restaurants, catering food, ready-made food, fast food)

State of processing

Unprocessed Food – nothing taken away, nothing added (an apple, whole wheat flour etc)

Processed Food:

- Something has been taken away (e.g. white grounded flour) or
- Something has been added or altered (e.g. potato crisps or powder soups)
- Additives: vitamins, colours, minerals and preservatives
- Novel Food: e.g. powder soups, genetically modified food
- Functional Food: food & additives that promise to make foods healthier (e.g. enriched with vitamins)



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Consequences of Processing

- loss of vitamins, fibres,
- addition of food additives,
- risks for allergic people,
- need of labelling to enable knowledge and choice.

Laws and Regulations

International (FAO & WHO) guidelines for food standards

Codex Alimentarius – for list of standards contact the website of the Codex Commission, www.codexalimentarius.net

EU-Regulations

Organic agriculture & labelling of foods: EU-Reg. 2092/91

Novel food: EU Reg. 258/97

Genetically modified foods: EU-regulation 49/2000 (lower limits for labelling)

EU-Reg. 50/2000 (on foods, additives, labelling)

National Guidelines & Control Systems

Consumer-Information, Labelling – information about origin, additives, ingredients

Decision for Purchase

What Determines Purchase: Hunger, availability, price, traditions and fashions, advertisement

Impact of Purchase

- Impact on the Producers: How are the working conditions for the people involved in the production? Do the producers get a fair part of the price? (Fair trade)
- Environmental Impact: transportation – causes traffic emissions ('food-miles'), packaging waste, agriculture.
 - Organic Agriculture: small structures, no pesticides, no inorganic fertilisers, animals are kept in their natural environment, organic feed, no use of genetically modified organisms.
Consequences: Protection of ground water, food with less remains of pesticides, protection of water from surplus of excreta, no antibiotics in meat, no extra-hormones, 60% less CO₂-emissions than by conventional agriculture [6].
 - Conventional Agriculture: low prices for products, tendency towards industrialised agriculture, use of inorganic fertilisers and pesticides,



animals kept in too large numbers too close together, use of genetically modified organisms possible.

Consequences: remains of pesticides on the food, diversity of insects and animals that feed on insects affected, need of prophylactic feeding of antibiotics, remains of antibiotics in the meat, large surplus of excreta, problems for ground water and surface water.

Key activities

Orientation

- Make your own nutrition-protocol by taking notes of all the things you eat / when you eat / why you eat / how quickly you eat / in which surrounding you eat – during a full day.
- Try to find four recipes for the current month / season that are based only on vegetables or fruit that are harvested locally ('vegetables of the season') and thereby cause a minimum of transportation.
- Check the things you usually eat for breakfast – how far have they been transported?
- Get a list of the e-numbers, that tells which number on the food label corresponds to each ingredient / food additive.
- If you buy / want to buy organic products make yourself familiar with the correct words the label has to show to ensure that what you buy really is organic food.

Plan / Implement / Evaluate

- What do you eat – what do you want to eat?
- Check your personal nutrition protocol of one day – what do you feel has been necessary and what / when should you have eaten nothing or something different?
- Make a plan for a day that is closer to your idea of ideal nutrition and comfort.
- Avoid pollution and loss of vitamins by transportation. Prepare a "dinner of the season" for yourself / your family / your friends using only products that are being harvested in your region.
- Design your 'short distance breakfast'. Make a list of the things you buy for breakfast and the places and distances they have come from and then add the numbers of kilometres. Try to find alternative products to reduce the amount of kilometres. Make a shopping list for a daily 'short distance breakfast' and enjoy it yourself or invite friends to join a 'short distance brunch'!



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- What is in the food you eat? Check the labels on the products you buy regularly for what they contain. In case they contain things you would rather not eat, search for alternative products. Can you replace products or simply strike them off your menu?
- What is organic and what is not? Check the products in the supermarket that promise by their appearance to be organic or healthy. Are they really so?

References & Resources

[1] Koerber von, Karl; Männle,Thomas; Leitzmann, Claus (1999): „Vollwert – Ernährung. Konzeption einer zeitgemäßen Ernährungsweise“ ISBN: 3-830-40673-8.

[2] Der Brockhaus (2001): „Ernährung. Gesund essen, bewußt leben“, ISBN: 3-7653-0581-2.

[3] Ibrahim Elmadfa, Claus Leitzmann (2001), „Ernährung des Menschen“, ISBN: ISBN 3-8001-2726-1.

[4] Gupfinger,H.; .Mraz, G.; Werner, K; [2000]: „Prost Mahlzeit – Essen und Trinken mit gutem Gewissen“ Deuticke Verlag ISBN: 3-216-30549-X.

[5] Pollmer, Udo et al.[1994]:“Prost Mahlzeit! Krank durch gesunde Ernährung“, ISBN: 3-462-02369-1.

[6] Zehetgruber, R. et al.[2000]: „Biologisch genießen in großen Küchen“ „die umweltberatung“, Linzerstr.16/3, 1140 Wien.

<http://navigator.tufts.edu/> search machine for nutrition

<http://www.fao.org/> The Food and Agriculture Organisation of the United Nations

www.eufic.org – European Food Information Council

<http://www.codexalimentarius.net> – official website of the Codex Alimentarius Commission

<http://www.dge.de/> The German Association for Nutrition – texts also in English

<http://www.organicfood.co.uk> / The Organic Food Federation

<http://www.nutrition.org.uk/> The British Nutrition Foundation

www.univie.ac.at/netzwerkernaehrung/ Austrian Network for Nutrition

<http://biolebensmittel.at/>

<http://bioinformation.at>

<http://www.forum-ernaehrung.at/>

<http://members.aon.at/selbsternte/>

<http://www.naturkost.de/>

<http://www.acibas.net/DACH-Werte/index.shtml>

Uli Zimmermann, Austria



4.2.4. Buying and Selling

Introduction

The problems that consumers confront today are completely different from those in the past. The supply of all kinds of products is too big and due to competition consumers often face aggressive advertising and special sales strategies. For a long time now sales have been not only present in stores and on stands but also in the homes of consumers with door-to-door, catalogue sales and shopping over the Internet.

Consumers make contracts every day without being aware of it. Buying a winter sweater is just as much making a contract as buying a car, even if a written contract defining the characteristics of the sweater, its price, payment conditions and how to solve the potential disputes does not come with the sweater. The sweater still has to be legally and objectively faultless. All the goods that we buy have to (EU Directive 99/44):

- **Meet the quality expectations:** bookshelves have to be firm enough, so that we can put books on them.
- **Comply with the intents for use:** boots for rain should be water-resistant.
- **Comply with the description** – of affirmed and presented characteristics: a golden ring of 750/1000 purity should not consist of more than 25% of other metals.

In case the merchandise doesn't fulfil all of these demands, the consumer does not simply have to accept the fact that he has got himself into trouble and that he should be more careful the next time. In such a case, he has certain rights, which he can assert. The consumer usually asserts his rights at the salesmen, where he bought the merchandise.

It is true that the consumers do most of our shopping in ordinary stores. Despite that, we often run into other forms of sales; home sales, door-to-door sales, fairs, catalogue sales and, in the last few years, Internet sales. All these forms of sales can be called 'out-of-store sales'. In this form of sales, salesman often use special psychological strategies. With home sales they think you will buy something out of the obligation to the friend or relative who organised the gathering. When a salesman visits you at home, you buy something because you appreciate the fact that he took time to come to your home, even though you didn't actually call him and ask him to present the new encyclopaedia or the miraculous vacuum cleaner. Because of these



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psychological strategies (the consumer is often not even ready for the visit) and the fact the shopping from a distance (over Internet or a catalogue) does not enable you to see and test the product, the consumer has the right to revoke the contract without any sanctions.

Every time a consumer buys something he does not need, he pays too much. Have you ever bought a cell phone, which can do thousands of things when all you do is use it to call? Comparative quality tests, which consumer organisations under ICRT perform, can be very helpful for the consumer. International Consumer Research and Testing is the association of independent consumer organizations from all over the world. Together they perform more than 100 comparative tests each year and every member has a right to publish the results in their national consumer magazine. This gives the consumer a chance to gain lots of information on the product he wants to buy and compare it with its competition on the market.

Key Questions

1. Which governmental and which non-governmental organisations dealing with consumer rights do you know?
2. What is your attitude towards buying? Does buying make you happy? Do you enjoy going to shopping malls? Why?
3. Do you often spend more money in a shop than you plan to?
4. Do you often buy something because your friend has the same item? Why?
5. What reasons do you have for buying?
6. What is your attitude towards advertising? Do you think that there should be special legislation protecting some groups like children, elderly people etc, against misleading information in advertising?
7. What do you think of junk mail/spam? Who actually pays for them? Seller or buyer?
8. Have you ever bought something from your own home? Describe your experiences.
9. What do you think of door-to-door selling? Describe your experiences.
10. Have you ever had any troubles with an item you bought? Was it damaged; maybe it did not comply with the description? How did you solve the problem?
11. Do you think that the price really indicates the quality of the item?
12. Corporate Social Responsibility – CSR: what does this term mean? Are you concerned about the ethical aspects of the production methods? Is



information about it an important factor when buying food, clothes, sports equipment etc?

Key Contents

- Legislation concerning consumer rights.
- When the merchandise has genuine faults, the consumer can assert the following demands: repair of the merchandise, replacement of the item, lowering of the purchase price, revoke the contract; the first sanctions are repair and replacing of the item. If these two are not successful, further demands can be made.
- Different countries have different amounts of time to make a complaint concerning faults, which occur on the purchased item; Finnish consumers have ten years, while English consumers have six years. Most of the EU countries have two years after the delivery of the merchandise.
- The producer is responsible for the damage that the fault on his product caused. He is responsible both for the personal damage he causes (injury or death), and for damage on any other items, if it exceeds 500 euros.
- Exchanging the merchandise, which does not have any faults, is a favour by the seller and not a legal right.
- The consumer can revoke the contract when buying out of store within seven working days, after the delivery of the merchandise.
- For a CD, a videocassette, a DVD or computer software bought over the catalogue/internet, you only have the right to revoke the contract if the merchandise is still originally packed.
- The prices of the products have to be visibly marked both on the product and in the window; a description of the merchandise, along with the price per unit, quantity and the final price have to be specified on the receipt.
- How to make complaints in the right way.

Key activities

Orientation

- Have a look at the national consumer magazine and find their web site.
- What is the most appropriate way to make a complaint: letter, phone call, visit to a seller? Does this depend on the value of an item?
- Collect some advertising material; is there really something you need? Are prices really low?
- Have you ever gone to the shop because of a leaflet? How many things besides the advertised ones have you bought?



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- Find out where the local office of your national consumer organisation is located. Visit them and collect some free information material (leaflets, brochures etc).

Plan

- Just for an exercise, make a plan to buy a new TV, Mobile phone, vacuum cleaner etc. What do you really need, which functions do they need and how much money are you prepared to spend?
- Find the most suitable one for you in the independent test.
- Gain as much information about the item as you can, there are different ways: magazines, internet, directly to the seller, ask the producer to send you some material.
- Do you often spend more than you plan to? This time make a list of things that you need before you go shopping. Consider taking out subscriptions to national consumer magazines. Which information is useful for you and which is not? Is the subscription fee too high or you do get good value for your money?

Implement

- Buy something from your independent test.
- In the shop buy only things from your shopping list.
- Go to the local office of your national consumer organisation and ask them for advice concerning your consumer problem.
- For an exercise, write a letter of complaint.

Evaluate

- Are you satisfied with your purchase depending on information from the independent test?
- When you bought only things from the shopping list, how much money did you spend? Was this higher or lower than you imagined? Did you buy everything you needed? How did you feel?
- Are you satisfied with the advice in the consumer office? Was it helpful?
- Did a consumer magazine meet your expectations?

Resources

EU Directive 97/7
EU Directive 99/44



Useful Internet pages

<http://www.consumersinternational.org>

<http://europa.eu.int/eur-lex>

<http://www.konsument.at>

<http://www.which.co.uk>

<http://www.taenk.dk>

<http://www.ns.is>

<http://www.zps-zveza.si>

Urša Šmid Božičević, Slovenia

4.2.5. Labelling and Product Information

Introduction

A steady increase of products and shopping facilities is undermined by a tremendous reduction of personal advice to customers. Producers invest money and time in designing and packaging in order to attract customers. Under these circumstances product information and labelling laws should be part of the consumer protection policy but most of the time this has not happened!

Product information is an important aspect of supporting consumer choice, but at the same time consumers face statements and information that cater to producers' interests and mislead consumers.

As a response to public discussions and non-scientific media reporting, a large group of consumers have developed a special interest in environmentally friendly or health related statements. Such statements influence consumer decisions as much as those used in the product information [1].

Key Questions

1. What do we understand by labelling and product information? Why is it important to understand these codes?
2. Why does it make sense to develop interest in interpreting labelling and product information?
3. What are the rules and regulations for labelling?
4. What are the aims of product information seen from the perspective of producer, trader, and consumer?
5. Why is product information and labelling not equally helpful to all groups of consumers?



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6. Why is product information and labelling not rigorous information about product quality?
7. How much and what kind of product information can the consumer be expected to understand?
8. Why are there diversities of expectation for product information?
9. What are examples of good strategies to learn more about product quality?
10. How can you interpret the safety marks/the environmental marks?
11. How and where can we get hold of relevant information on how to interpret the labelling and marks for environment protection and the safety marks?
12. How can we learn to efficiently use product information?
13. How can consumers make consumer policy through well considered shopping lists and effective interpretation of product information?

Key Concepts

Aims of product information and labelling

- Inform consumers about technical terminology, pictures, descriptions, trademarks, symbols or brand marks on labels.
- Give basic information for consumers on how to compare competing products, e.g. price, quality, design, after-sale service and suitability.
- Labelling rules empower consumers in their struggle to overcome dependency on the seller.
- Product information and labelling follow common EU-wide binding rules and regulations.
- To warn consumers about hazards and risks [2].

Limits of product information and labelling

- Using product information is time consuming for consumers.
- Product information requires a minimal level of intellectual ability and interest.
- Not all people are able to understand the written information (either because they cannot read, or the print is too small etc).
- Single characteristics of a product (as in advertising) cannot offer a holistic view of a product.

The diversity of expectations towards labelling and product information

- Different groups of consumers have different expectations of useful information: environment and health conscious consumers have expectations different from, for example, consumers who suffer from a chronic disease.
- Empowered consumers use product information in a more efficient way.



Rules and regulations for product information

- Legislation and food labelling.
- Product information on textiles.
- Labelling of cleaning materials and cosmetics.
- Quality marks, environmental marks, marks for organically produced food.
- Safety and risk labels.

Strategies to improve product information and labelling

- Investigating food production and food processing.
- Did the producers / farmers follow the regulations on animal protection and animal transport?
- Increase awareness of allergic substances which may facilitate production or mislead consumers.
- Use product information to check whether the information on the packaging is correct.
- Check if ecological aims are achieved in the production process, in transport or packaging.
- Use consumer centres and consumer advice materials to gain knowledge about product quality.
- Develop skills of complaining efficiently and effectively in the case of product deficiency, incorrect product description or violation of consumer rights.
- Learn about the most important consumer rights concerning product information.
- Learn how to gain an overview about ethical aspects of production (children's work, female equality, providing social benefits to employees etc).

Key Activities

Orientation / Assess

- Reflect on one's own interests and knowledge on product information.
- Keep records of whatever you eat and drink over a one-week period. What kind of information is needed to help people make "healthy choices"?
- Have a critical look at different labels: do you fully understand the information provided?
- Think about the most appropriate ways of making complaints for different consumer situations.
- Choose an area of consumption: try to find and understand marks for safety and risk-advice.



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- Collect product information on different technical household equipment (a dishwasher etc) and compare the information given on the product description.
- Find out about the rules and regulations concerning food labelling and product information.
- Find information about social and ecological attitudes of the producers of one of your favourite labels/brands.
- Change perspective: choose one client group and investigate what kind of support is available and useful for this group. Gather as much information as possible [3].

Plan

- Read the list of ingredients first before buying food during your next shopping trip.
- Concentrate your shopping activity on comparing two or three different labels from the same category of food / cleaning material or cosmetics.
- Find out the best regional source for consumer information.
- Ask for advice in a consumer advice centre after comparing some products yourself. Make your individual decision before asking for support.
- Analyse all the safety symbols you find in your home.
- Inform other people on the meaning of the product information.
- Compare different labels of one product: i.e. the one that best suits your needs to become aware of the social and ecological attitude of the producers.

Implement

Put your first task concerning consumer awareness towards product information into practice:

- Collect consumer information material and read through carefully.
- When using a product first look at product information.
- When making a larger purchase use consumer information material and consult a consumer advice centre.
- The safety symbols are used as an advice to reduce health risks in your household.
- Product information is used to develop and to support a sustainable lifestyle in order to save resources.
- Make active consumer policy through your shopping list.
- Make sure that your choice and participation in the market has a favourable influence on ethics-conscious companies.



Evaluate

- Do you understand the product information? What is still not clear?
- Has the range of household products changed after you have become aware of product information?
- Have you developed a new quality-consciousness by looking at the product information? What are now the most important quality aspects of food for you?
- Is there a category of products where you simply ignore the product information and you just buy them? Why are these products so important for you?
- Do you think you can make consumer policy through your shopping list?

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[1] Institut für Markt – Umwelt und Gesellschaft (1999) Der Unternehmens-tester, Hamburg: Rowohlt Taschenbuch.

[2] Tull, Anita (1996) Food and Nutrition, Oxford: Oxford University Press.

[3] Bergmann, Karin (2000) Der verunsicherte Verbraucher, Berlin, Heidelberg, New York: Springer Verlag.

Resources

Konsument Test Magazin (2002) Verein für Konsumenteninformation Wien

Öko-Test-Magazin (2002) Frankfurt am Main.

AID (1998) Achten Sie aufs Etikett; Heft 1140, Bonn.

Recommended web-sites

<http://www.vki.at>

<http://www.bio-xxxl.de>

<http://www.umweltzeichen.at>

<http://www.umweltberatung.at>

<http://www.konsument.at>

<http://www.oekotest.de>

<http://www.talkingfood.de>

<http://www.consumerbasics.nl>

<http://www.zillionsedcenter.org>



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4.2.6. Telecommunications and privacy

Introduction

The rapid growth of the Internet and electronic commerce has led to major new threats to consumer privacy. Personal details of every user are now easily available to those who would wish to use this information and yet consumers are often not aware that every time they use the Internet they leave behind a trail of personal information. Most sites do not tell consumers how their data will be used, how security is maintained and what rights consumers have over their information. There is a need for more national and global regulation and policy, and abuse through fraud and hacking is commonplace. The Internet has so far failed to provide a reliable environment in which every consumer can shop with confidence.

This topic should ensure that consumers are able to guarantee protection of their privacy on-line and are able to participate in electronic transactions and commerce with confidence.

Key concepts

1. The Internet as a medium developed to share research and information rather than for security and privacy of users.
2. What constitutes on-line privacy and how do we ensure that our personal information is securely held and not divulged or accessible to other persons?
3. What are the requirements of on-line security when shopping on the Internet, and how does the consumer ensure satisfaction and get redress?
4. The need for global policy on electronic payment and money exchange, data encryption standards and Internet privacy.
5. The need for national and global regulations and security measures for consumer protection, including cross border shopping.
6. Recognising and combating computer abuse – hacking, computer fraud, software piracy, viruses.
7. Key legislation, guidance and certification for e-commerce consumer protection.
8. The roles of privacy laws, self-regulation, certification and technology in ensuring privacy on the net.

Key terms

Computer virus, cookies, digital certificates, e-commerce, e-mail, encryption, ethics, firewalls, hacking, internet, secure electronic transactions (SET), Secure Sockets layer (SSL), software piracy, spam.



Key questions

How can I as a consumer protect my privacy on-line?

As an Internet user, I should:

- Limit the disclosure of my personal information.
- Set up separate email accounts for e-mails and chat-rooms.
- Set up my browser to reject cookies, especially from third party companies.
- Use tools e.g. firewalls, encryption and utilities to protect privacy.
- Understand and be aware of the laws that protect consumers' privacy in the country or origin of the host site.

What should I do when shopping on the Internet?

For confidence as an Internet shopper, I should:

- Check the identity of the retailer, especially if the company is unknown.
- Find out how to cancel an order, how to return goods and how to get a refund.
- Check contract details and procedures for complaint handling. Will complaints be handled quickly and in a consumer-friendly manner?
- Check that total costs include delivery and taxes, or that I am aware of the maximum that I might pay.
- If possible pay after delivery; if not will paying by credit card give extra protection?
- Ensure that the site quotes a delivery time; can they deliver by a specified date?
- Examine the company's security policy; and how good is the encryption?
- Check warranty and guarantee details; if the goods are faulty how can I get them fixed?
- Make copies of the order, confirmation of order, terms and conditions and keep copies of all communications.
- Check the privacy policy of the web site. How are personal details used and can I refuse unsolicited communications?
- Ensure that when buying from another country I can sort things out when they go wrong.

What should I look for in a web site for protection of consumer privacy?

In dealing with an Internet business for a transaction, I should ask

- Is my information private and does it belong to me?
- Is the revealing of my information voluntary?
- Am I told of all information collection activities?



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- Am I able to refuse collection of my user data?
- Can I be assured that my privacy is not violated?
- Can I be assured that no information about me can reach a third party without my permission?
- Can I choose the type and timing of information I want to receive?
- Will only information that I am specifically interested in be sent to me?
- Can I be assured that I will not receive junk mail?
- Can I remain in control of my information profile?

Key Activities

Orientation

- Think about purchases that you have made over the Internet. Write down any concerns that you had about any of the purchases and any actions that you took following these concerns.
- List all personal information that you believe that you have given over the Internet. Reflect on this; do you have any concern about any of the information that you have given to another party?
- Have you ever been a victim of computer fraud, failed to receive goods that you have ordered, or received unsatisfactory service or goods? Make notes of any checks that you made before purchase.

Plan/ Implement/ Evaluate

- Develop a list of requirements for security policies for e-commerce traders, to include security policy, privacy policy, and terms and conditions (plan). Use this list of requirements to compare the security policies of two different e-commerce traders (implement).
- Develop a security check list for users of e-commerce (plan). Use this checklist to purchase a product over the internet (implement). Reflect and evaluate the effectiveness of this check list (evaluate).
- List the factors required for the privacy policy statement for a business web site (plan). Use this to evaluate the privacy policy statement for one web site (implement). Do you as a consumer feel comfortable with the protection that this site is providing you (evaluate)?
- Compile a list of desirable security measures for a web site (plan). Check a range of websites for their security measures (implement) and write a consumer report on the level of their security measures (evaluate).
- Locate Trade Associations for e-commerce businesses and read about their ethical standards for members (orientation). Select one member, des-



cribe how it conducts itself ethically (implement) and discuss whether the company is conducting itself ethically (evaluate).

- Compile a list of things not to do with electronic mail (e-mails) and how to avoid unsolicited e-mails (plan).
- Search the internet for digital certificates (plan). Discuss how digital certificates authenticate users (implement) and how important they are in e-commerce (evaluation).

References and Resources

[1] Consumers International (2001) Should I buy? Shopping online 2001: An International Comparative Study of Electronic Commerce, Consumers International, London.

[2] Consumers International (2001) Privacy@net: An International Comparative Study of Consumer Privacy on the Internet, Consumers International, London.

[3] Konemar M (1997) Electronic Marketing, Wiley New York Reedy J, Schullo S, Zimmerman K (2000) Electronic Marketing , Dryden Press, Fort Worth USA.

[4] Schulz C (2002) Don't panic! Do E-commerce A Guide to European law affecting E-commerce. European Commission, Information Society Directorate general, Brussels.

[5] Which? Internet Shopping Security (Online Security; Online Insecurities) March 2001 pp. 41-43 Consumers' Association, London.

Recommended web-sites

Consumers International – publications on privacy and electronic shopping <http://www.consumersinternational.org/campaigns>

European Union – Don't panic guide (see Bibliography) <http://europa.eu.int/ISPO/ecommerce/documents/011126dontpanic.doc>

OECD Recommendations Concerning Guidelines for Consumer Protection in the Context of Electronic Commerce <http://www.ftc.gov/opa/1999/9912/oecdguide.htm>

UK Government Office of Fair Trading – Online Shopping Rights <http://www.oft.gov.uk/Consumer/Your+Rights+When+Shopping+From+Home/Online+shopping.htm>

UK Government policy / regulation on e-commerce (DTI – Department of Trade and Industry) <http://www.dti.gov.uk/CACP/ca/work9.htm#ec>

Yahoo – links to relevant sites http://dir.yahoo.com/Computers_and_Internet/Security_and_Encryption/

Mike Kitson, United Kingdom



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4.2.7. Tourism

Introduction

People have never travelled as much as in the past few years. Some like to spend their holiday on another continent and discover new and remote places. Others would enjoy the fast pace of America, some a weekend in the spa. Tourist agencies claim they can make (almost) all your dreams come true. The time before you leave for your vacation is the time of the great expectation, although the counsellors in consumer offices tell us that people often return angry and dissatisfied instead of rested and happy. The problem is that consumers often pay for the whole vacation in advance. That is why we have to fully rely on the agencies' information and promises about the services we have paid for. The agency has to fulfil their obligations in accordance with the agreement and code of good practise but unfortunately many disputes between the tourists, consumers and agencies show that it is not always so.

Although tourism is one of the most expanding fields in the global economy, it also has a dark side. That means that we have to consider sustainability as well when we plan our holidays. One of the main problems is environmental pollution due to heavy transportation (airplane flights), overcrowded places, uncontrolled garbage dumping, ski lifts in (once) untouched forests, production of artificial snow, construction of new hotels and apartments for tourists which are empty for several months a year. The other aspect consumers should take care with is to respect cultural differences in different countries they visit – not to care only for their own rights but also for the rights and dignity of the locals.

How to complain?

- First try to ensure that your complaint is noted and sorted out while you are still on your vacation.
- Collect evidence: take pictures, write down addresses and the statements of the witnesses, write a journal of events, record of the complaint and collect receipts.
- As soon as you return home (concerning EU legislation, within eight days; some countries may allow longer) write the complaint and send it to the agency with registered mail. In the complaint be sure to clearly and exactly specify what went wrong and what you demand from the agency. If you are unsatisfied with much of the agency's services, be sure to appropriately analyse the amount you demand.



- Enclose a copy of your evidence, but keep the originals.
- Why do you feel like complaining?
- What is to change in the planning to be better prepared for next time?

Key Questions

1. How to choose a vacation in accordance with your wishes? Which important things have to be considered (individual wishes, health condition, budget available etc.)?
2. Do you think that everything in catalogues is true? What are your experiences with tourist agencies? Please explain them – good and bad ones.
3. Do you think that it is important that tourists respect the cultural differences of the country they visit? How can this be done?
4. What do you think about the ethical aspects of tourism? Please explain how ethical aspects can be respected? Do you know any examples where the ethical aspect is not respected? Think about prostitution, child labour and child abuse.
5. Have you ever thought about sustainability in the field of tourism? Are there any tourist agencies that offer sustainable or ecological vacancies? Ask them. What can you do in this direction? Maybe travelling by train or, even better, by bicycle. Maybe consider walking instead of a short trip by bus.
6. Do you know the consumer rights for travelling? Check out the ‘Frankfurt-table’.

Key Contents

- Most of the tourist agencies use general contract conditions when making a contract. These are provisions which are prepared in advance and mostly mitigate the obligations and the risks of the tourist agency. General contract conditions must not be unfair to the consumer.
- The contract about the organisation of the trip can either be verbal or signed (for instance over the telephone or e-mail).
- The organiser has to notify the passenger about the important aspects of the trip. For instance: timetable, prices, conditions of transportation, quality of the transportation means, place, type and category of accommodation, exact programme of the trip and other services included in the price (for instance professional guides, sport activities, additional trips), border and toll formalities, sanitary, monetary and other administrative regulations and other useful information (for instance that the professional guidance of the trip is only possible in a foreign language).



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- The most important obligation of the passenger is that he pays for all the agreed services. He has to present all the information and documentation needed for the proper completion of the trip (for instance if there is a group visa needed to enter a country).
- After signing the contract, the price can only change up until twenty days before beginning the trip and only if it is so stated in the confirmation. This can only occur under two conditions: change of the transportation charges or a change in the exchange rates.
- The tourist agency is only allowed to change the programme if there are extraordinary circumstances, which could not be predicted, avoided, or prevented (so called force majeure – wars, natural catastrophes, an outburst of political tumults etc). All the potential additional costs are paid for by the agency in case the price reduces, as the passenger is entitled to the difference.
- The agreed accommodation can only be changed if the new accommodation is of the same or higher quality. The difference in expenses is paid by the agency; of course the exchange is only possible at the same destination.
- Despite the precaution, things sometimes go wrong and the organiser does not always fulfil the promises that are written in the programme. That is the time to write a complaint. The complaint must be written within eight days of the holiday's completion.

Key activities

Orientation

- Collect offers and compare the offers of different agencies considering all sustainable points of view, like the following:
- Does the accommodation belong to an international hotel chain or is it the property of local people?
- What about environmental protection?
- Do you need a car to get from your accommodation to the places you often want to go to?
- Ask the agency what is included in the price and which additional costs you can expect during the trip (for instance various taxes, expenses for additional meals, entry fees, trips and insurance).
- Check the travel offers on the Internet; see if the general conditions are available on the home page. Does the Internet agency offer the information about the rights and obligations of the passenger / tourist?
- Tourist agencies like to label the quality of the accommodation themselves and write things such as: 'we recommend', 'appropriate for children'



and 'for those who like excitement'. Ask the agency what such labels mean.

- What does, 'all inclusive' mean? Has anybody travelled in such a way yet? How much money did they spend?
- Collect some of the general conditions and compare them: what are the differences? Which tourist agency has 'consumer friendly' general conditions?
- Ask tourist agencies for sustainable or ecological vacancies. Do they offer any? What are the prices comparing 'ordinary' vacancies? Lower or higher? Do you think that there are interesting alternatives for your holidays?

Plan

- Plan your vacation. Where will you spend it? Is it going to be an active holiday or mainly intended for a rest? Will you bring your children along? How much money are you willing to spend? Are you going to travel with an agency or will you organise your trip yourself? Consider the environmentally friendly alternatives.
- Check the catalogues at the tourist agencies and compare the prices for the vacation you have chosen: the same location, at the same time and in the same accommodation quality range.
- Calculate how much the same arrangement would cost if you arranged it yourself (the price of the transportation and accommodation).
- Try to find out as much information about the country / region in which you will spend your vacation as you can. Go to the library, check Internet pages, ask friends. Are there any special cultural differences, should you take any special vaccines, what about local currency?
- What would you do if something went wrong? Who would you ask for help?
- Tourist insurance is a good idea. Think about it but check if other insurances cover the central parts. Check the conditions of this insurance.
- Consumer magazines often write about tourism: legislation, good practise and real life experiences with different agencies. Read about it.

Implement

- Collect the offers from different agencies and compare it. Also check the web pages.
- Collect some tourist insurance offers and compare them. Consumer magazines can help you: there are often comparisons between different tourist insurances. Find out one that is the most appropriate for you.
- For an exercise, write a complaint letter.



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Evaluate

- Did you have any problems choosing? Why?
- Perhaps the agency did not give you sufficient information? Are you satisfied with your selection?
- Was the information in the consumer magazines helpful?

Resources

Directive 90/314/EEC on package travel.

Useful Internet pages

<http://europa.eu.int/eur-lex>

<http://www.konsument.at>

<http://www.which.co.uk>

<http://www.taenk.dk>

<http://www.ns.is>

<http://www.zps-zveza.si>

Urša Šmid Božičević, Slovenia



5. Consumer Education for Adults

In this chapter we give a brief overview of Consumer Education for adults in each partner country. History, participants, contents, organisations and political aspects are some of the topics addressed.

Introduction

The previous chapter of this handbook has been dedicated to the specific topics of Consumer Education. A wide range of contents and activities for Consumer Education has been specified from personal health to labelling and tourism.

This part of the handbook should offer an approach to Consumer Education for adults. That is: now that we know what Consumer Education is and what are its main topics, we should ask what has to be done to plan, implement and evaluate a course on Consumer Education for adults?

As an answer to this question, we propose you a project: to plan your own course on Consumer Education for adults. To do it you will use, as in the previous chapter, the problem solving cycle. Thus, in this chapter you will be assessed and oriented to design, step by step, a course on Consumer Education for adults. During the process of orientation and assessment you will be invited to plan, implement and evaluate the design of your course.

The challenge we propose you starts with a reflection on how adults learn. After that, you will find the different elements in the design of a course of Consumer Education for adults: planning on adult education; objectives; contents; learning strategies; timing; the role of the educator; and evaluation. In each section, as another element of assessment you will have an example of good practice that we hope will also help you in your work. To end with the chapter, you will find a questionnaire with the elements of quality in a course of consumer education for adults and examples of good practice that have been held in different European countries that we expect can also give you ideas for your practice.

The project we propose can, of course, be done alone. Nevertheless, we suggest you begin planning the course with one or two other people. **As with**



5. Consumer Education for Adults

any other journey, alone or with company, you will visit the same places. However, maybe other companions can highlight a part of the landscape you had not noticed before, making your journey more enriching or even more enjoyable.

Aims and Objectives

The main aim of this chapter is to assess and orient in the process of designing a course of Consumer Education for adults. To achieve this aim, it will be necessary to reflect on what adult learning is and to explain and inter-relate the elements of a course on Consumer Education for adults: objectives, contents, learning strategies, timing, the role of the educator and evaluation.

5.1. A Previous Reflection on Adult Learning

How do adults learn? The answer to this question will determine all the other questions that arise when we are challenged with designing a course: What is the purpose of the course? What will be its contents? How will the participants of the course learn the contents? What is the role of the educator?

All of us have implicit or explicit theories about how people learn, and to reflect on which is ours is the first step, in our process, to design a course of adult education.

The following questionnaire is an interesting tool to help you reflect on your own convictions of how adults learn. For each question, choose one of the three possible answers.

Adults will learn if ...

- They have innate capacities to do so.
- They have innate capacities to do so and they interact with their social environment.
- They have good educators and materials.

The contents of the courses for adults have to be organised...

- According to the internal logic of the contents.
- According to adults' individual interests and needs.
- According to their functionality and to adults' experiences and previous knowledge.



A good activity in a course for adults is ...

- Experimentation.
- To listen to the educator's expositions.
- Problem solving project.

The process of adult learning...

- Is mainly based in accumulating knowledge through repetition of the contents.
- Is mainly based on the learners' individual effort and capacities.
- Is mainly based in the interaction between the learners' capacities and their social context, with the help of a mediator.

The materials used in a course for adults...

- Replace or complement the educator.
- Replace the educator.
- The educator him/herself is a resource.

During a course for adults, the educator...

- Is not very necessary, because adults self direct their learning.
- Is a mediator in the adults' learning.
- Directs the learning.

The learning strategies of a course for adults have to mainly be...

- Directive, expositive and demonstrative.
- Active, non-directive and inductive.
- Interactive, interdisciplinary and dialogical.

The main responsibility of the learning belongs to...

- The educator.
- The learner.
- Both educator and learner.

Now you have reflected on your own ideas about how adults learn, it will be easier to see the relationship between them, the plan and implementation of a course. Taking into account your answers, try to position yourself in one of the columns of the following table:



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How do Adults Learn?

Learning centred in the educator and the social environment		Learning centred in the learner	
Model	A	B	C
Learning based in	<ul style="list-style-type: none"> ● Educators ● Materials ● Repetition 	<ul style="list-style-type: none"> ● Inborn capacities ● Interaction with social environment ● Mediation of the educator 	<ul style="list-style-type: none"> ● Inborn capacities ● Individual effort

Plan and Implementation of a Course

Responsibility of the learning	The educator	The learner and the educator	The learner
Educators	Are directors of the learning process	Are mediators of the learning process	Can be substituted by materials
Contents' organisation	Fragmentation according to their internal logic	Based in functionality, learners' experiences and previous knowledge	Based in learners' interests and needs
Learning strategies	<ul style="list-style-type: none"> ● Directive ● Expositive ● Demonstrative 	<ul style="list-style-type: none"> ● Interactive ● Interdisciplinary ● Dialogical 	<ul style="list-style-type: none"> ● Active ● Non directive ● Inductive
Learning activities	<ul style="list-style-type: none"> ● Listen to educator's expositions 	<ul style="list-style-type: none"> ● Problem solving 	<ul style="list-style-type: none"> ● Experimentation
Resources and materials	Substitute or complement the educator	The educator is a resource	Substitute the educator

Figure 1: Adult learning [1]

Where are you positioned in this figure? Do the results of the questionnaire place you basically in one column, or are your ideas on adult learning a mixture of the three perspectives? In which column would the institution you are working in be placed? What perspective will you follow during the design of your course?

It is important to answer these questions now because they will guide all your practice. In any case, what we would like to point out is the existent



relation between models of adult learning and models of organisation of adult education.

5.2. Planning in Adult Education

Adult education stresses the importance of the interrelation between participants (learners), their cultural context, the educator and the contents in the plan and implementation of a course.

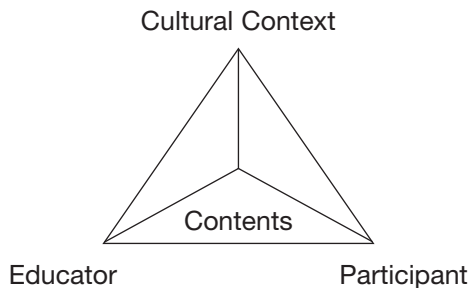


Figure 2: Framework for planning a course [1]

Adults are not an empty bottle that must be replenished with the contents of a course. They have previous knowledge and experiences that in one way or another can be related with the contents. They have a cultural context in which they live that influence what they already know and the perception of the contents of a possible course. The educator has to make possible the interrelation between the participants of a course, his or her cultural context and the contents of the course, fostering a meaningful learning.

What strategies can the educator use to make this interrelation possible? A figure illustrates it:

Strategies to design a Course on Adult Education	
Strategies	What can be done?
1. Questions arising	<ul style="list-style-type: none"> • Who are the participants? What is the age and academic level of participants? What are the educative needs of the participants? • What are the interests and priorities of the participants?



5. Consumer Education for Adults

	<ul style="list-style-type: none">• What are the main features of their social environment? How are those features related with the contents and the learning strategies of the course?• What is the previous knowledge of participants about the contents of the course?• What previous experiences of the participants can be related to the contents?
2. Selection of objectives, contents, learning strategies and timing	<ul style="list-style-type: none">• To select objectives and contents according to the answers obtained to the previous questions.• To relate the contents with participants' social environment, previous knowledge and experiences.• To identify the learning strategies and resources that will help participants better to reach the objectives of the course.• To decide the timing of the course.
3. The role of the educator	<ul style="list-style-type: none">• To verify that the course fits participants' expectative, interests and educative needs.• To modify the educative process if necessary.
4. Evaluation	<ul style="list-style-type: none">• To verify if the purpose of the course has been fulfilled.

Figure 3: Strategies to design a course on adult education Strategies to design a Course on Adult Education Strategies to design a Course on Adult Education

Of course, all of this is written very easily but done with much more difficulty. This is the reason why in the next sections we will accurately delve into it, so that at the end of the chapter you will have designed your own course on Consumer Education for adults.

Nevertheless, at this point you can develop the questions that will guide your design:

- Think about a specific group of adults to address a course (people you have already taught, participants in a course you have assisted to, some of your colleagues etc).
- Answer the questions on Figure 3, relating the contents with one of the specific topics on Consumer Education seen in Chapter 3.



To help you with your tasks, from now on we will give you an example of the process of designing a course. We will take as an example a **Course of Prevention and Treatment of Osteoporosis** named **“The Silent Thief”**. The topic is related with personal health.

“The Silent Thief”: arising questions

Who are the participants?

- *Participants*: 27 members of a Centre of Adult Education.
- *Gender*: all the participants are women.
- *Age*: all the participants are between 40 and 70 years old.
- *Academic level*: they are learning to read and write.
- *Ethnic group*: one woman is Maghribi and seven are Gipsies.
- *Economic status*: low, most of all the Maghribi and Gipsy women.
- *Cultural level*: their cultural activities are based in what they do at the Centre of Adult Education. Most of them have spent all their life working at home. All of them have access to audio and visual media – mainly television and radio – but not to written media. In general they do not practice any sport.

What are the educative needs of the participants? What are the interests and priorities of the participants?

Those women are at the Centre of Adult Education mainly to learn how to read and write. During group discussions, the educators perceived that many of them said they were afraid of breaking a leg or an arm because of a specific health problem that mostly affects women. It was also perceived that the most part of them had a very sedentary life and that some had problems with obesity. The educators discussed with the participants the possibility of having a workshop about health education. After considering the different possibilities, the participants decided they would like to have a course on Osteoporosis.

What are the main features of their social environment? How are those features related with the contents and methodology of the course?

An important aspect to take into account is the culture and traditions of the Gipsy and Maghribi women. One Gipsy woman strictly follows the traditions of her culture. Being a widow, she cannot watch TV and she always has to wear black clothes and a shawl. The Maghribi woman never wears trousers. All these features have to be taken into account to decide how the participants will be taught.



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What previous knowledge do the participants have about the contents of the course?

The participants know they can have a health problem that can accelerate the wear of their bones. They know that this problem mainly affects women. Not all relate the problem with the concept of “Osteoporosis” and most of them have problems pronouncing the name. They do not know what are the practices that can prevent or delay the problem and which ones can foster it.

What previous experiences of the participants can be related with the contents?

The participants have lifestyles that foster or delay the appearance of Osteoporosis. These lifestyles can be related with risk and protection practices towards osteoporosis.

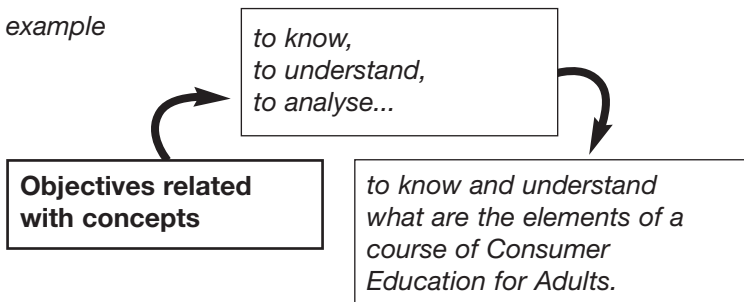
We remind you that this task can be much more enriching if you do it in company of one or two colleagues. Once you have finished answering your own questions, the time is arrived to start designing your course.

5.3. Objectives in Consumer Education for Adults

Objectives establish the purpose of a course. The most relevant aspect to remember about them is to relate with the answers to the questions you have already raised. Besides that, it is also important to know that there is more than one kind of objective.

Objectives related with concepts: what is the specific knowledge related with Consumer Education we expect the participants will have after the course?

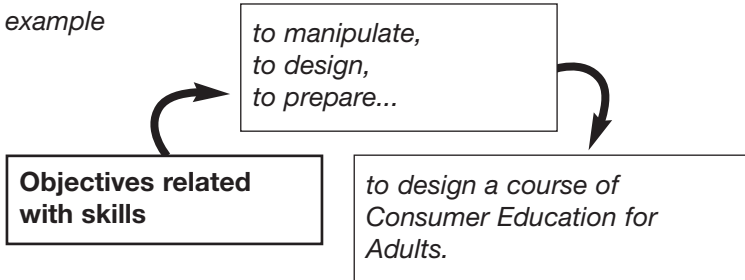
example





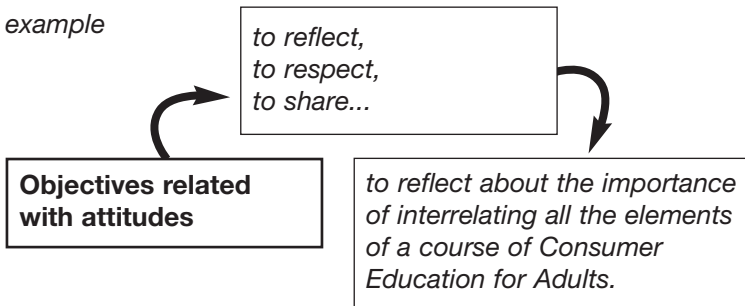
Objectives related with skills: what are the concrete skills related with Consumer Education we expect the participants will have acquired or improved after the course?

example



Objectives related with attitudes: what are the concrete attitudes related to Consumer Education we expect the participants will have after the course?

example



Effective courses will have three kinds of objectives. However, it is important to mention that some of the main aims of Consumer Education are:

- to acquire and improve consumer knowledge as citizens and consumers.
- to foster behaviour changes, autonomy, self-awareness and a better citizenship.
- to clarify own value systems and appreciate sustainable attitudes towards consumption.

To reach the first aim, related with knowledge, might be relatively easy. To reach the second and the third aims, related with skills and attitudes, is more complex. It is the same in courses of Consumer Education. This is the rea-



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son why objectives of a course of Consumer Education for adults have to carefully include objectives related with skills and attitudes. Thus, adults can obtain information, that is, knowledge, in many different ways, inside or outside courses. To work in skills and attitudes is something much more difficult to find and courses on Consumer Education are an ideal place to find them.

In the example of “The Silent Thief” you can see how objectives relate with concepts, skills and attitudes, always taking into account the specificities of the learners.

“The Silent Thief”: Objectives

Objectives related with concepts



- to understand what osteoporosis is.
- to know what are the factors of risk and of protection from osteoporosis.

Objectives related with skills



- to prepare a menu according to practices of protection against osteoporosis.
- to do physical exercise suitable to prevent osteoporosis.

Objectives related with attitudes



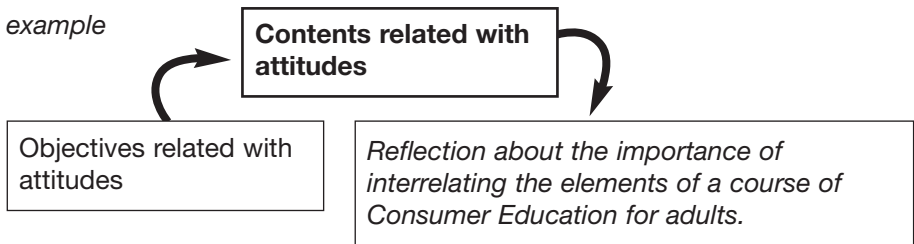
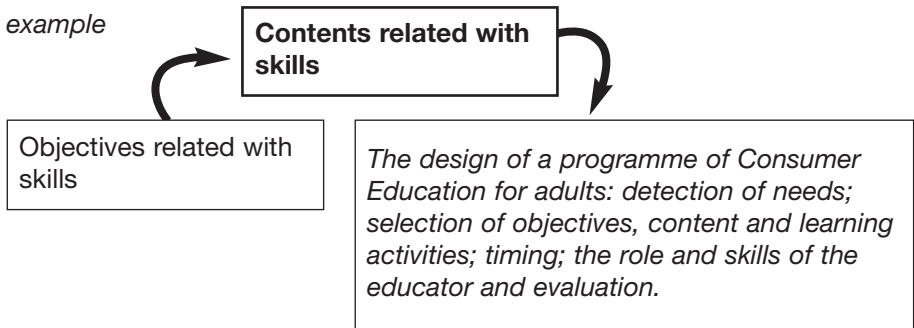
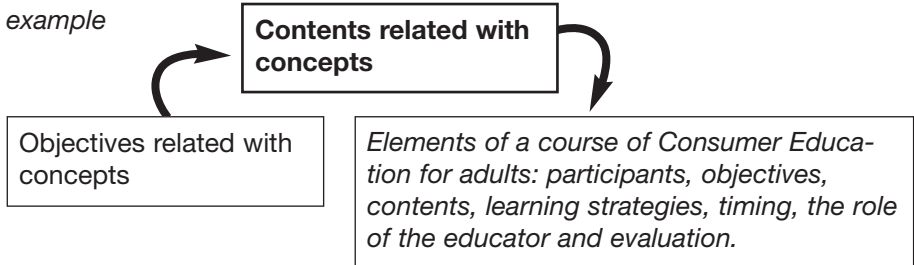
- to evaluate the perceived vulnerability towards osteoporosis.
- to reflect upon the daily habits and attitudes that can favour osteoporosis.
- to evaluate the changes produced in the daily life after the course.

After analysing the examples and its relation with the questions raised previously, it is your time to write the objectives of your course.



5.4. Contents in Consumer Education for Adults

We will not specify in this section what are the contents of Consumer Education. This has been widely developed in another chapter. What is basic to mention here is that, as another element of interrelation, contents depend on objectives. That is, contents have to be selected according to the objectives established for the course. If we take the same example given in the previous section, it is possible to see the relation between objectives and contents.



Now it is the moment to see how these orientations are reflected in “The Silent Thief”.



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“The Silent Thief”: contents

Note that we will repeat the objectives to make clear its relation with the contents.

Objectives related with concepts:

- to understand what osteoporosis is.
- to know what are the factors of risk and of protection from osteoporosis.

Contents

- Osteoporosis: concept and definition.
- Factors of risk and factors of protection against osteoporosis.
- Practices of risks and practices of protections against osteoporosis.
- Prevention and treatment of osteoporosis.

Objectives related with skills:

- to prepare a menu according to practices of protection against osteoporosis.
- to do physical exercises suitable to prevent osteoporosis.

Contents

- Physical exercise: corporal attitudes; respiratory exercises; set of exercises.
- Design of menus to favour an adequate nourishment to prevent osteoporosis.

Objectives related with attitudes:

- to evaluate the perceived vulnerability against osteoporosis.
- to reflect upon the daily habits and attitudes that can favour osteoporosis.
- to evaluate the changes produced in the daily life after the course.

Contents

- Reflection upon the possibility of having a lifestyle that may favour osteoporosis.
- Comparison between the daily routines before, during and after the course.



5.5. Learning strategies in Consumer Education for Adults

You have the objectives and you have the contents of your course. Now you must ask: What strategies will you use to help participants in their learning process? How will you share the contents in a functional way? How will you relate the contents with learners' experiences and previous knowledge? There is not a single answer to these questions. There are many different things you can do and it is not possible to share them all in this handbook. Though, following points that are especially helpful in Consumer Education have been included:

Clarification of values

This is a strategy that fosters the reflection upon a personal or collective system of values or actions. In general, the strategy is to:

1. reflect upon a specific value, belief, or action.
2. consider the possible personal and social benefits and damages of the value, belief or action.
3. evaluate possible alternatives and options.
4. freely choose one or more of the options.
5. put in practice the option taken and evaluate the results.

Some examples of the concrete developments of this strategy are:

Investigation of Alternatives

Objective: to choose between different alternatives.

Procedure: to expose a specific situation. Think individually about the possible alternatives and write them down (see table below). Divide the group in small sub-groups and foster the discussion about the different alternatives. Freely choose one or more of the options.

Investigation of Alternatives	
Different alternatives	
Alternatives preferred according to personal values and beliefs	
The more realistic or feasible alternatives are...	
Alternatives rejected according to personal values and beliefs	
Final option	



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Investigation of risk practices and health practices

Objective: to differentiate between which practices are a habit, which ones are done by obligation and which ones are a conscious choice.

Procedure: individually, write a list of daily activities and reflect upon if they are practices of risk or practices of health, if they are done by obligation, by routine or as a free election. Group discussion about results. Free choice of which practice you maintain or change.

Investigation of risk practices and health practices

Activity		
Is it a risk practice		
Is it a health practice		
	by obligation	
It is done...	by routine	
	by free election	
Objective	maintain it	
	change it	

Dilemma:

Objective: to reflect and to sensitise about the responsibilities associated to an action.

Procedure: read a brief story in which exists a conflict of values and which leaves a necessity to choose between two alternatives with ethic implications. Discussion in groups about the possible options.

Role-plays:

Objective: to reflect, talk and check different alternatives to solve a problem.

Procedure: identify key situations, practices, and activities; prepare the dramatisation: give different roles to the different members of the group. Roles can be as actors/actresses or as an observer. Discussion about possible alternatives.

These are some of the strategies that can be used specifically for the clarification of values. Nevertheless, there are other interesting activities that can be done:



Demonstrations:

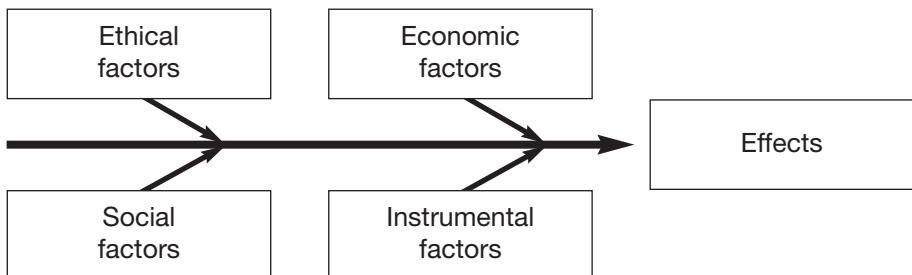
Objective: to show how something has to be done or practised.
Procedure: choose what is the skill or skills that have to be demonstrated; previous to the demonstration, talk about the importance of the skill and about how it will be done; put in to effect the demonstration; invite the members of the group to repeat the action; repeat the practices; discuss about the benefits of the action.

Philips 6.6:

Objective: to foster the participation of all the members of a group.
Procedure: a big group is divided in sub-groups of six people to discuss a topic during six minutes and make a decision about it. A member of each group reports to the rest.

Diagram cause-effect:

Objective: analyse the reasons for the problem of a phenomenon.
Procedure: identify an effect; think about the different causes of the effect and determine which ones are primary, secondary and tertiary. Write everything on a diagram (see below for an example). Talk about the problem as a whole.



As you can see, the strategies proposed require individual and group work. It is important to secure this in our courses of Consumer Education for adults. In the example that we are using it is reflected how some of these strategies are used and related to the specific group of participants. We will specify just some activities of the course.



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“The Silent Thief” – Learning strategies and activities

The title of the course

As it was said in the beginning, the participants in the course had serious problems pronouncing “osteoporosis” and relating the abstract concept to possible health problems. That is why a title was chosen that was related to the sickness – osteoporosis is also called “the silent thief” – and with something already well known by participants: what a “silent thief” is. The same system was used in all the sessions. Thus, the titles became the first learning strategy used.

Titles of the learning sessions	
Session	Title
1	“The Silent Thief”. Who is she?
2	Is “The Silent Thief” stealing me?
3	Let us remember, what can “steal” our bones?
4	“Anti-theft systems”: physical exercise
5	“Anti-theft systems”: an adequate diet
6	“Anti-theft systems”: non damaging lifestyles
7	Have we changed?

Session 1. The Silent Thief. Who is she?

Procedure:

1. Presentation of the workshop.
2. Basic explanation of the concept and definition of osteoporosis, relating it with stealing and thieves.
3. Viewing of a part of the movie “Catching a Thief”¹⁾.
4. Group discussion about the relation between osteoporosis, the movie and the reason why it is called “the silent thief”²⁾.
5. Common agreement between participants and educator on the objectives of the course.

¹⁾ Movie from the fifties directed by A. Hitchcock and starring C. Grant and G. Kelly. Participants had seen the movie in the past and they liked it.

²⁾ The movie talks about a thief that nobody can catch. She is very silent and careful. The thief of the movie can be compared to the sickness, that silently takes out the minerals of the bones and it is very difficult to detect.

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The Gipsy participant agreed to watch some pictures of the movie in another room while the rest of the participants were viewing the movie.

Session 5. Antitheft-systems: an adequate diet

Procedure:

1. Distribution of a chart (see below an example).
2. Basic explanation of the elements to be taken in account to prepare a menu that can act as a factor of protection from osteoporosis.
3. According to the explanations given, the participants write their menu from home for a week.
4. Group discussion about advantages and disadvantages of the menus.
5. It is proposed and accepted that every participant will bring a dish from her menu to the next session. Participants will have an “antitheft meal”.

Menu	Breakfast	Dinner	Supper
Monday			
Tuesday			
Wednesday			
Thursday			
Friday			
Saturday			
Sunday			

Session 6. Antitheft-systems: non damaging lifestyles

Procedure:

1. “Antitheft meal”: they eat together the dishes they have prepared. During the meal, the educator encourages comments about the past week: if they have changed anything from their menus and the possible good or bad consequences of it.
2. After the meal, there is a discussion about practices of risk: smoking, drinking coffee and drinking alcohol. Participants have a “brain-storm” to give ideas on how to control those practices.

We invite you now to decide how you will foster the learning of the contents of your course. For the moment, we suggest you do not try to specify the procedures but just to think about the main strategies you would like to use.



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5.6. Timing in Consumer Education for Adults

A very well designed course may have serious problems of implementation if educators do not pay attention to an aspect that might seem trivial to specify: timing.

The time we have to implement a course is crucial to determine the prior contents and the learning strategies. It is not the same to have three hours per week during four months as to have one hour per week during one month and a half. The quantity and depth of the contents and how they will be taught can never be the same in the two options.

Also, it is normal to arrange the timing to the participants' schedules. Again, it is not the same to design a course for the members of an enterprise as for a group of retired people.

“The Silent Thief” gives an example of what has been said.

“The Silent Thief”: timing

Participants: the participants of the course were women between 40 and 70 years old. Most of them were housewives and some had small children that were at school until five o'clock in the afternoon. This meant that the course had to be implemented before then because after that time women were with their sons and daughters. The morning was also a bad time if it was the period of the day when the most of the women were working, inside or outside their house.

Centre of Adult Education: the Centre of Adult Education had a determined schedule to implement the alphabetisation classes: Monday to Friday, from 15:15 to 16.45.

Having all this information, it seemed that there was not very much room for the course. At the end, it was decided between the participants, the educators of the school and the educator of the course that “The Silent Thief” would be held for two months, every Friday, from 15.15h to 16.45h.

Now comes a very important task: trying to fit your course into the time and the space. When do you think you could implement your course? Where? What are the specificities of the participants and the institution related to timing? Having all these questions in mind, we suggest you try to deci-



de a schedule for your course. Once you have it, you may also design the procedures of the different sessions, as long as you know how much time you have. The example specified in the previous section may be helpful to establish the procedures of the sessions.

5.7. The Role of the Educator in Consumer Education for Adults

“The role of the educator it is not to instil knowledge but to stimulate the thought. This means to act as a consultant, as somebody to talk to, somebody who looks for comparing arguments instead of proclaiming absolute truths. The educator should dedicate more time and energy to productive and creative activities: interaction, discussion, understanding and encouragement”[2].

This quote summarizes what is the role of the educator in Consumer Education for adults. To transform this “vision” of what an adult educator has to be into a daily reality, it is necessary to develop certain skills:

Skills to obtain information:

- Active listening: to maintain eye contact, to pay attention to participants and personal non-verbal communication.
- Empathy: to show that the educator understands and is interested in what participants feel and say.
- Dialogue: to foster a horizontal relationship between participants and educator that allows the free expression of ideas and arguments.

Skills to give information:

- Non-coercive messages: participants usually prefer to receive messages that give opportunities to choose rather than messages that are perceived as closed and predetermined options.
- Feedback: to express the advantages and disadvantages of a determined option, giving opportunity to the participants to evaluate and re-elaborate their learning.
- Planned messages: to foster dialogue and discussion does not mean that there cannot be structured messages. It is necessary to have a planned sequence of contents with a common thread.



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Skills to give support:

- Attentive to emotions: some participants may be reluctant, doubtful, sceptic or discouraged in front of the course. The educator has to be attentive to those emotions and implement changes if necessary.
- Look for potentialities, not for deficits: adult educators work with what participants have, not with what they have not (knowledge, experience etc). This is a way to build and improve on the participants' self-esteem and self-concept.
- Conversion of failures into opportunities: if participants feel that they have failed or that they cannot reach some objectives, the educator has to offer some key clues to transform the supposed failure into a learning opportunity.

Problem solving skills:

There are many problems that can arise in a course of Consumer Education for adults: activities that do not fit the expectations of the participants, that they just do not want to do, to discover that the contents are too much or too little for participants or to have a group that does not participate at all. The educator has to be ready to solve these problems. Some steps to do it are:

- Identification of the problem: sometimes a problem can be identified because there is a feeling of divergence between the real situation and the expected one that generates anxiety or worry.
- Face the problem: to hide a problem and just keep acting as if it was not there will not help the development of a course. The educator can express his or her feeling and discuss if it is shared or not by participants.
- Define the problem: if the problem is seen as such also by the participants, all the group may discuss and describe it, defining what it is necessary to change.
- Brainstorming: think about possible solutions to the problem.
- Decide on one or more solutions and implement them.

Now we show you how some of these skills were applied in “The Silent Thief”.

“The Silent Thief: the role of the educator”

Skills to obtain information:

The educator agreed the objectives of the course with the participants. All the learning strategies included a part where participants could say how they felt and what they thought about them.



Skills to give information:

All the sessions were carefully structured to have a common thread. The educator gave constant feedback to the participants' comments and options. The participants' decisions were always respected.

Skills to give support:

Some participants could not finish some activities on time. The educator agreed with the participant and with educators from the "alphabetisation" course a procedure to help the learners finish their work. Some participants did not feel capable of certain activities. The educator agreed with those participants to do just a part of them.

It is difficult to think in advance how you will react to certain circumstances that you already do not know. However, we suggest you try to think in some aspects that may help you:

- what skills do you have as an adult educator?
- which ones do you think you can improve?
- what skills do you think you will need in the course you are designing?
- what can you do to acquire and / or improve the skills you need?

If you are doing your design in company, perhaps this is a good time to do a role-play. One of you might be the educator, and the others the participants. You can "represent" one of the learning sessions you have designed and, all together, evaluate if the role of the educator fits in with what you think is expected of him / her.

5.8. Evaluation in Consumer Education for Adults

There are two levels of evaluation that always have to be taken into account in a course: evaluation of participants and evaluation of the course.

Evaluation of participants:

One of the most important aspects about the evaluation of participants in a course of Consumer Education for adults is *who* evaluates them. The answer is: themselves, together with the educators. Evaluation should be another element of learning for participants. That is, the educator and the parti-



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Participants evaluate all together if the foreseen objectives of the course are being or have been reached. To do so, it is important to know *when* and *why* it is possible to evaluate. Thus, evaluation has some *moments* and some *purposes* that have to be considered.

Moments of evaluation: When can we evaluate?	
Initial evaluation	before the course starts
Continuous evaluation	during the implementation of the course
Final evaluation	at the end of the course
Deferred evaluation	some time after the course has finished

Purposes of evaluation: Why do we evaluate?	
Diagnostic evaluation	to know what is the learning/educative situation of participants in a determined moment
Formative evaluation	to implement changes in the learning process if necessary
Summative Evaluation	to know what are the knowledge, skills and attitudes acquired by participants

In Consumer Education for Adults, it is especially important to take into account the *continuous* and *formative* evaluation because it gives information that allows modification to what is not going well during the process of implementation. Also, it permits participants to constantly reflect on what they are doing and learning. Of course, this does not mean that the other forms of evaluation have to be discarded. In fact, for a course on Consumer Education it might be very interesting to do some kind of *deferred evaluation* in order to know if the objectives reached at the end of the course are maintained or not by participants after a period of time.

Who, when and why are significant questions for evaluation, but not the only ones. *How* to evaluate and with what instruments or techniques, is another one. Again, as in the case of the learning strategies, it is not feasible for the purposes of this handbook to summarise all the possible ways of evaluating. Anyway, in respect to Consumer Evaluation for adults, many of the learning strategies proposed can be used also as evaluative activities.

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There is a last question: *what?* What has to be evaluated? About participants, the most common answer is the progressive and final level of attainment of the foreseen objectives.

Now it is time to take a look on evaluation in “The Silent Thief”

“The Silent Thief”: evaluation:

Initial and diagnostic evaluation: we can consider as such the answer to the “questions developed” that we have seen in the beginning of the chapter. Also the common agreement on the objectives of the first session allowed the educator to see if the purposes of the course were shared by participants. Some of the activities shown previously also worked as a “diagnosis” of the knowledge, skills or attitudes of participants.

Continuous and formative evaluation: when participants were working in the different learning activities, and after finishing them, the educator facilitated reflection on what had they learned, what had been the best part of the activity and what participants thought could help to improve their learning.

Final and summative evaluation: the penultimate session was dedicated to a final and summative evaluation. To do so, participants received a chart (see an example below) that they had to individually complete. After doing so, there was a group discussion about what they will do in the future in relation to the topics written on the chart. Before they left, a photocopy was made of each chart. In this way, they could take it at home and educators could keep a copy of the participants’ work.

	What have I learned?	What am I doing now that I did not do before the course?	What else can I do?
Osteoporosis (“The Silent Thief”)			
Physical exercise			
Nutrition			
Lifestyles			



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You have probably already done certain things that can be considered “evaluation”. We suggest you look at the process of design you have followed and analysed which of the questions of evaluation you have already answered. After doing so, complete the rest of them:

- who will evaluate participants?
- when will participants be evaluated?
- why will participants be evaluated?
- how will participants be evaluated?
- what will be evaluated?

Evaluation of the course:

The course is the other factor that has to be considered in evaluation. Now the questions are:

- who will evaluate the course?
- when will the course be evaluated?
- why will the course be evaluated?
- how will the course be evaluated?
- what will be evaluated?

The answers to *who*, *when* and *why* are the same that have already been specified. The particularities apply to the responses of *what* and *how*.

What will be evaluated?

For instance, the educator, the resources, the learning strategies, the timing, the contents, the classroom, the objectives can be evaluated. In general, every element that has been a part of the course can be evaluated.

How will it be evaluated?

There are many different instruments, techniques and procedures to evaluate a course. Again, it goes beyond the purposes of this chapter to deep into this aspect. We will just mention some possibilities:

Questionnaire: group of questions about the element evaluated.

Registers or diaries: instruments to accumulate information about the element evaluated.

Interviews: exchange of information about the element evaluated between two or more people.

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If you have followed the suggestions given, you will have the first draft of your course on Consumer Education for adults. Nevertheless, your trip is still not finished. We recommend you evaluate all your work. We would like to provide you with an instrument to do it: a questionnaire called, “Elements of quality in a course of Consumer Education for Adults“. Go through your design once again with the following questions. When the most part of your answers are “yes”, you can consider you have reached the first stop of your journey. As you know, the journey of learning never ends.

5.9. Elements of Quality in a Course of Consumer Education for Adults

Have you analysed the following participants’ features?

	Yes	Mostly yes	Mostly no	No
About the participants:				
What is their age?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
What is their academic level?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
What are their educative needs?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
What are their interests?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
What are their educative priorities?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
What is their social environment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
What is their previous knowledge about the contents of the course?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Which of their previous experiences are related with the contents of the course?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
About the objectives:				
Have you selected the objectives taking in account the participants’ main features?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you specified objectives related with the concrete knowledge you expect the participants will have after the course?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



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	Yes	Mostly yes	Mostly no	No
About the contents:				
Have you selected the contents taking in account the participants' main features?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you specified contents related with the specific knowledge you expect the participants will have after the course?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
About the timing:				
Have you adequately checked the timing with the participants' schedules?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you adequately planned the depth and quantity of the contents to the timing of the course?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
About the learning strategies:				
Have you adequately balanced the learning strategies to the timing of the course?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you adequately balanced the learning strategies to the participants' main features?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
About the role of the educator:				
Have you fostered interaction between participants as an adult educator?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you fostered discussion between participants as an adult educator?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you encouraged the participants as an adult educator?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you acquired new skills as an adult educator during the planning or implementation of the course?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you improved your skills as an adult educator during the planning or implementation of the course?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
About the evaluation:				
Have you specified who will be evaluated in the course?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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	Yes	Mostly yes	Mostly no	No
Have you specified what will be evaluated in the course?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you specified when the evaluation will be done?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you specified how the course will be evaluated?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you specified what is the purpose of the evaluation?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you evaluated if the participants have acquired and/or improved their consumer knowledge during the course?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you evaluated if participants have changed their behaviour as consumers during the course?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Will you evaluate if participants maintain the changes in their behaviour as consumers for a time after the course?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you evaluated if participants have clarified their own value systems related to the topics of the course?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you evaluated if the course has contributed to foster the participants' autonomy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you evaluated if the course has contributed to foster the participants' citizenship?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

References

[1] Massot, M. (1998). Educació d'adults. Barcelona: Concordia.

[2] Faure, E. (1973). Aprender a ser. Madrid: Alianza Editorial.

Reference for the whole chapter: Costa, A.; López, M.(1998). Educación para la salud. Madrid: Ariel.

Carne Martinez Roca, Spain



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5.10. Other Examples of Good Practice

The example of “The Silent Thief” has allowed us to provide a context for the orientation and assessment we have given you. Now we share with you some other examples of good practice that can give you more ideas to design future courses on Consumer Education for adults.

5.10.1. Food and Nutrition – Austria

Title of the event

“Fair Eating...for a Better World “ (“Fair essen...für eine bessere Welt”)

Institution that arranged the event

The project was arranged by three Austrian Unions (GPA Gewerkschaft der Privatangestellten, ANG, Gewerkschaft Agrar, Nahrung und Genuss and HGPD Gewerkschaft Hotel, Gastgewerbe und Persönlicher Dienst).

Participants’ main features

Over 200 people participated at the congress, including representatives of the Unions, organic-food associations, AMA (Agrarmarkt Austria), the Austrian TransFair organisation, cooks, members of works councils, decision-makers in canteens, buyers and other experts on the topic as well as interested employees who used to have lunch in work canteens.

The “Fair Eating...” meals from fair trade and organic food were created together with the kitchen team of a big Viennese hospital (Hanuschkrankenhaus) and served 450 guests in the canteen.

Before the congress a press conference had been arranged, inviting journalists to “Fair Eating...”

Objectives

- Disseminating ideas and strategies about need of use and use of products from fair trade, organic food and seasonal product sources.
- To show that using at least 80% of food from fair trade and organic sources can work in big canteens.
- Gathering experience with the logistics and specific difficulties of providing higher quantities of meals made from fair trade products and organic food.
- Providing households with the “Fair Eating...” recipes that had been created for big kitchens, adapting the portions to the size needed.



Contents

Fair menu

The first part of the project consisted of developing a “Fair Menu” for a big canteen. A week was spent together with the kitchen team of a big public hospital in Vienna (Hanusch-Krankenhaus) and an expert on nutrition. For one week this menu was offered to the 450 canteen users as an alternative to the usual menu.

The products were bought according to fair-trade criteria or were organic products, seasonal products, mostly regional products and products from animals that had been kept in their natural environment.

Approximately 80% of the ingredients used were from fair trade and organic food.

The costs for one portion were approximately € 2.54.

The experiences that the kitchen team made with the “Fair Eating...” menu for a week were reported at the congress.

Flyers, brochure

The second part of the project dealt mainly with information – three information leaflets were produced.

- One brochure about fair trade for members of work councils, heads of kitchens and persons in charge of environmental questions in a company.
- One leaflet giving the recipes of the fair trade menu for a week – for canteens and as a menu for four people.
- One flyer describing the project itself.

Congress

The third part of the project was organising the congress “Fair Eating ... for a Better World”, including representatives of the Unions, organic-food associations, AMA and the Austrian TransFair organisation.

Among other topics, such as fair trade, the experiences of the project “Fair Menu in a Hospital Canteen” were presented and discussed.

Over 200 people attended the congress, including cooks, members of works councils and buyers.

Learning strategies

“Fair Eating” in a big hospital

Promoting the use of fair traded and organic food in big kitchens by serving organic food, creating an example of good practice, providing access to data about prices, showing know-how about handling fair and organic food in big kitchens and giving menus.



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Leaflets

Providing written information to increase knowledge about the fair eating criteria.

Encouraging the actual use of organic food in both big canteens and private households by providing people with recipes for menus for a week.

Describing the project itself as an example of good practice to encourage others to copy it.

Congress

Disseminating ideas and strategies with talks and discussion.

Presenting the menu of the canteen as an example of good practise to copy.

Role of the educator

There was direct help on dealing with the creation of the menus and handling the logistics of finding ingredients that met the criteria for “fair eating...” in Vienna, for example using fair trade food and organic food, products of the season and mostly regional products. There has also been an input regarding healthy nutrition.

Timing

The congress took place in June 1999. It was the last part of a project that took five months.

Evaluation

In general the objectives of the project were met.

It could be proved that it is possible to cook according to the “Fair Eating...” criteria.

- The experiences were written down, transferred to information leaflets, a brochure and discussed in the conference.
- Of both the leaflets and the brochure, there was a high demand.
- The experiences made in this project served as a base for follow-up coordination seminars and workshops between people working in institutions wanting to introduce fair trade and organic products in their canteens.

The project was co-ordinated by Jutta Kellner: jutta.kellner@argehelix.at

Further information and contact with the Unions involved in the project can be found at www.gpa.at/umwelt and www.ang.at

Ulrike Zimmermann, Austria



5.10.2. Education of Home Economics – Finland

Schools of Home Economics

Institutions

Schools of Home Economics in Finland give five months training for adults. The schools were established for providing young women with manual skills for household work, and tens of thousands have participated this course over many decades.

Nowadays, there are more than thirty schools enrolling students, still important and active. Being a short-term course, it gives a good balance between practical and theoretical studies.

Participants' main features

The training is for everyone who feels they need basic skills for managing everyday life. The schools are for both female and male students. Most students have just finished their basic schooling and do the training before applying to vocational school etc. They want to have a little longer in choosing their future line of study. During this training the students get ideas for their career planning and many can use the skills developed later on at their work.

In the same classroom there can be younger and more mature adult students. Some schools have programmes for evening classes.

The course is run mainly in Finnish but in some schools also in English or in German. Some of the schools concentrate on multicultural conception, the intake being partly Finnish and partly immigrant students.

Objectives

The training gives skills for managing everyday life. After adopting these skills, the student can feel like a rational manager of their own life and a rational consumer too.

Content

The training is practical, concentrating on issues in everyday life. The motto could be: 'Learn for life'! The training generally contains the topics mentioned below but depending on the curriculum of the school there can be variations and also different optional studies.

- Nutrition, catering, baking: The training provides basic knowledge of healthy nutrition and teaches skills in cooking and baking.



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- Textile work: Maintenance and cleaning; home furnishing; sewing
- Consumers in society: The main target is to give knowledge of how to be a rational consumer in society. The student learns the tools for financial management of his household. He learns to look for relevant information when needed. The target is to give the attitude to become a wise consumer. *Some topics discussed are: product information; main points of relevant consumer legislation; consumer rights and obligations; whom to contact when needed; financial planning and follow-up; sustainable consumption etc.*
- Child care

Learning strategies

For reaching these goals the material and the learning methods have to be well planned. Luckily enough, consumer related topics are also connected with courses in nutrition and catering, as well as with housekeeping.

The students learn to plan their everyday work economically and using their own creativity.

As much as possible, the learning is carried out practically; especially discussed are practical examples of Consumer Education related to the experience of the students.

Role of the educator

Because the whole course is optional, the teacher must be a good motivator and provide a permissive and initiative atmosphere. The curriculum makes it possible to take questions and queries from the students into account. The teacher evaluates the outcome of the learning together with the group.

Timing

The course is altogether 30 ECTS credits (European Credit Transfer System). That means studies of one term, and as a day course it takes five months. Catering section is 9-12; textile work 4,5, consumer education 3, childcare 1,5 and optional courses can be 9-12 credits.

Evaluation

The curriculum and the teaching methods have been developed. Although the education system and the needs for training have changed, this optional course has kept its position. The programme has been carried out over many decades. Nowadays, it can be found that more people are incapable of



successfully managing their own life. This course gives basic skills to help right this wrong.

Resources

- [1] Kuopion talouskoulu. <http://www.uku.fi/kkk/pekko/talous.html>
- [2] Lahti College of Social Welfare and Health care http://lsto.phkk.fi/english_pages.htm
- [3] Keski-Pohjanmaan maaseutuakatemia <http://mak.kpedu.fi/vetkm/talousk.htm>
- [4] Jyvaskylan kotitalousoppilaitos <http://www.koti.jypoly.fi/sivu3.htm>

Liisa Kotisaari, Finland

5.10.3. Tourist Agencies in the Public Eye – Slovenia

A brief description of the institution where the course is held

The Slovenian Consumers' Organisation began the campaign, 'Tourist Agencies in the public eye' in 1999. There were many reasons for the campaign, one of them being the fact that there is no out of court settlement mechanism established in Slovenia. In spite of a number of complaints, few tourists have decided for a settlement of the conflicts in the courts because of the long and costly procedure. If we take in consideration that the consumer must pay the service in full, in advance, and that he/she takes the risk of a 'bad bargain', then it is very difficult to implement one's rights and the consumer's protection.

Main features of the participants

The campaign is intended to publicise the services of the tourist agencies. Special attention is paid to the young people who set out on school-leaving excursions or graduate excursions. This is because the infringements in this particular sphere are very frequent.

Objectives

The main aim of the campaign is:

- to inform consumers of their rights and responsibilities – i.e. to brief them on the legislation in force and good business practices;



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- to brief the consumers on the most frequent cases of violation of the rights and to advise them how to avoid one;
- to inform consumers of how some tourist agencies solve the complaints;
- to warn of the tourist agencies which 'deserve' special attention because of their bad relationships with the consumers;
- to influence the functioning of the tourist agencies in such a way that the accordance of the general conditions of the travel and the legislation in force are regularly assessed.

Contents

- Consumer rights and responsibilities: to brief consumers on the legislation in force and general conditions of the travel (what are they? the importance of it and hidden traps);
- How to assert one's rights: informing of the correct procedure for making a complaint and advice that should be considered before entering into a contract.

Learning strategies

The Slovenian Consumers' Organisation is trying to publish the contents of the campaign, therefore it applies different ways of communication. The main way is the publishing of the articles in the consumer magazine VIP, regular participation on the national radio (live broadcast in which we inform consumer tourists of their rights), television and the close contact with consumers in our advisory office where their questions are answered. There is also information about this campaign on the web site of Slovenian Consumers' Association (www.zps-zveza.si). The campaign is also presented to young tourists with the lectures on our faculties or special performances for the young people. One of the results of the campaign is the brochure, 'Tourists are consumers'.

Role of the educator

The educator briefs the consumers on the legislation in force and stimulates them to take an active part in the settlement of the conflict.

Timing

The campaign is continual; it is carried out all the year round. The Slovenian Consumers' Organisation is active particularly in the time before people set out on holidays and journeys (that is, before summer and winter holidays).



Evaluation

There is no special form of evaluation.

Evaluation result: as experiences show, consumers are responding in greater numbers to the campaign. If they were searching for help at the beginning when they had difficulties with the tourist agencies, it is advice that they search for now, before they enter into any contract. On the other hand, the tourist agencies are more willing to participate, and more and more of them consider the standpoints of the Slovenian Consumers' Organisation. It can be concluded on that basis that the campaign has been successful.

Urša Šmid Božičević, Slovenia

5.10.4. New Household Management- Certificate – Germany

The “New Home Economics” (Neue Hauswirtschaft) certificate course.

As outlined in chapter 6, there are various organisations and institutions in Germany, which offer courses in household management. In order to ensure a unified nationwide standard of excellence in the further training sector for this subject area, the Federal Ministry for Families, Senior Citizens, Women and Youth is providing financial support for the development and implementation of a certificate course entitled “New Household Management”. This course is intended for teachers and for heads of department working in the field of household management and family education. The Federation of German Consumer Organisations is responsible for working out the concept for the course and carrying out the pilot phase.

The project is based on a recognition of the fact that the households of today have to cope with a range of problems for which they are frequently inadequately equipped. One of the priorities of the course is to pick up on new developments in society, economy and technology and to process them in such a way that they can be communicated effectively in the classroom.

Target group

Teachers and heads of department in organisations and institutions operating across Germany that are involved in family and household management education, and who are expected to be in a position to communicate the course content to a wider audience.



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In its daily work, this target group will generally come into contact with the following:

Addressees

- Young families
- People in precarious social situations
- Immigrants and ethnic Germans settling in Germany
- Senior citizens

Objectives

- Unified standards of excellence for the further training of teaching personnel.
- Clarification of the breadth of the spectrum of family and household duties as an integral part of culture, economy and society.
- Communication of new priorities and goals in the area of household management.
- Communication of appropriate methods for reaching the course participants and for implementing the content of the course in the classroom.
- Promotion of media / online competence.

Content

The course structure is modular. The basic module provides an outline of the underlying ideas on which all of the subsequent modules are based:

1. Basic module:

New household management for a post-modern society *clarifies the position of household management education, describes individuals, household and family as basal actors in economy and society and identifies the priorities of the new approach to household management education.*

2. Continuation modules:

New forms of household and family work. *Strategic household management, management of production and consumption, information management and management of relationships.*

New forms of employment and networking activities. *Combination of household work, employment and honorary activities; new forms of self-employment (starting a company or starting off as a free-lancer); new forms of dependent employment (working from home, part-time employment); self-help groups, citizens' action groups and associations.*



New ways of managing consumption and personal finances. *Consumer wishes and objectives, and making decisions about what to purchase; sustainable consumption; patterns of supplier behaviour in the market for consumer goods and financial services; budget planning; investment and asset management.*

New media for household and career. *PC and the Internet – obtaining information; new media for planning leisure time; smart home.*

Didactic concept

The certificate course is organised in five modules, each one independent of the other and each one with online and face-to-face sessions.

1. Online sessions

Here, information on subject matter is provided, with which course participants work through **before** participating corresponding face-to-face sessions. The materials are suitable for multimedia learning and are designed in such a way as to allow course participants to regulate their study themselves. In order to allow them to consolidate what they have learned, there are lists with links to Internet addresses, which will facilitate further study. For the benefit of participants who have no access to the Internet, or for whom access is difficult, a simple print version of the online material is provided. Forums and chat rooms are available to allow participants to work co-operatively on the net.

2. Face-to-face sessions

In the face-to-face sessions, course participants discuss the course content and present the results of group work **after** they have worked through the online materials. A further key component of the face-to-face sessions is the training of course participants in methods which will enable them to communicate content competently and imaginatively in the classroom in a manner appropriate to the students they are teaching. The question of how to address different target groups is also a major aspect of the course so that teachers can learn the best way of communicating with clientele that are sometimes difficult to reach. In addition, there are repeated opportunities for course participants to form workgroups on specific topics, which can then use the Internet tools provided in order to intensify their co-operation. This course aims to combine new forms of acquiring knowledge with the tried and tested seminar methods. The online modules help to ensure that course participants who work their way through the lessons at their monitors will simul-



5. Consumer Education for Adults

taneously improve their computer and Internet skills. This is an important step towards media competence, which even now can be regarded as a decisive basic professional and personal skill, and which will continue to grow in importance. The face-to-face seminars, on the other hand, facilitate social learning, encourage co-operation, enhance motivation and help to prepare course participants for working with their students in the classroom.

Hildegard Mackert, Germany

5.10.5. Using Strategies – Denmark

The chapters 5.10.1 to 5.10.4 have shown examples for good pedagogical practice – now here is a description of two examples, where strategies to involve consumers as citizens into programmes are the most important aim.

5.10.5.1. Consumption and Health

Within the area of health, the discussions in Denmark are based on the politics and strategies of the WHO (World Health Organisation). It is a very wide approach, where health is seen as both living conditions and life style. Health is regarded as a resource, as a means of having a healthy and good life. In the public health programme from the Danish government and in the work of the Danish Health Administration, more emphasis has been put on local society and the people involved. There has been a focus on consumer and citizen behaviour, as a step forward to reach broader goals within health politics, both for individuals, families, local society and society in general.

Overweightness (obesity) is one of the areas where many initiatives have been taken. Courses and various activities have been offered, often through projects for children, adults and their families. The content is most often related to food and exercise. The ones taking the initiatives could be the municipalities, in co-operation with the local “Healthy City Shops³⁾” through athletic associations, local sports clubs etc. Often one will see the use of

³⁾ Healthy City is a Danish version of WHO-initiative, called “Sund By”, whose purpose is to give the public advice on health issues.



untraditional corporate relations. Financial support from the fund called “The Children’s Food Fund” has also been given to activities involving children. Unfortunately, the recently elected Danish government has closed this fund. The health administration is very active within this area, as are the “Healthy City Shops”, which are committed to the administration of the municipality.

Healthy City and its local shops are placed under the health administration in the municipalities. Healthy City offers activities that aim to promote the health and the well being of citizens. In Copenhagen, attention is given to the fields of nutrition, tobacco, alcohol, physical activities and social networks. Furthermore, the municipality of Copenhagen offers advice, activities and courses through the “Centre for healthy work places”. It is especially worth mentioning the work done by the municipality in building up networks among employees in the workplace, such as the, “Stop smoking” groups.

5.10.5.2. Health and Communication within Networks

It is by now common knowledge that traditional media strategies aimed at large target groups only reach very limited targets. This is especially true when they are aimed at more complex life styles and when hard work from the individual person is needed. Media strategies are most suitable for creating attention, but they often have to be supplemented by network strategies. That is why it has become more and more common to use citizens who have many resources as advocates for communicating with groups that have fewer resources.

Between 2000 and 2002 the county of Frederiksborg had a project in co-operation with senior citizen organisations. The idea was to educate a group of elderly people as health instructors. Their task was to debate health/lifestyle with elderly people who have fewer resources. The instructors had a class with subjects such as healthy lifestyle, nutrition, exercise, selfcare, networking, housing, the environment and so on. Besides that, they received instruction in communication and education for adults.

The project “6 om dagen” (translated as “six per day”), is a co-operation between authorities, health organisations and the fruit and vegetable industry. They are working to create a link between a media and network strategy. The aim is to convince consumers to eat more fruits and vegetables. A central part of the strategy is to find out if an increased availability of fruits and



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vegetables at people's workplaces as well as an increase in quality, readily edible products can make the Danes eat more fruit and vegetables. In this campaign, different channels are used: educational materials to consumers such as recipes, advertisements and computer games; educational activities for the consumers, such as store demonstrations and classes for key persons and seminars for the interested parties in the campaign.

Jørgen Juul Jensen, Denmark



6. Different Approaches to Consumer Education for Adults in CEA-partner Countries

In the following chapters we will give you an insight to the different levels of development of Consumer Education for adults in the European countries involved in the programme.

6.1. Austria

History and Background

Consumer education was started in Austria in the 19th century by the co-operative movement (Konsumgenossenschaften) to give advice and support to self-sufficient citizens within the market system. This movement had been founded with the aim to organize locally and to offer the advantages of reasonable prices and good quality. Educational activities, devised on the lines on social democratic and union perspectives, concentrated mainly on the sensible use of money and other resources.

In the middle of the 19th century Home Economics education for girls and young women orientated towards bourgeois attitudes. It mainly focused on the economic management of households, aspects of nutrition education and leisure time management.

At the end of the 19th and at the beginning of the 20th century, some alternative thinking groups in society (e.g. “Wandervogel”, “Schrebergarten-Bewegung”) started a discussion about the reasonable use of resources, relationship to nature, self-production and leisure-time activities. A self determined everyday life was very important to these groups.

During the first and second World War the importance of self-production had become a social norm. After the First World War alternative attitudes towards consumption had been developed, such as self-production instead of buying and consuming products from the market. This time it was strongly dominated by social democratic intentions, addressed in this time



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towards state and local governments. After the Second World War, the basic supply of goods at reasonable prices had been the most important intention. Along with the increasing welfare, the first consumer organisations had been established in 1961 in Austria, influenced by, and based on the models of the consumer organisations in the USA.

Political Aspects

We have a long tradition of covering consumer interests by the representative organisations for the interests of the employees, e.g. the Federal Chamber of Labour and Austrian Unions. The Austrian Consumer Advice Centres are co-financed by these organisations. Beside these organisations, the Ministry of Consumer Protection is also financing the Austrian Consumer Advice Centres (Verein für Konsumenteninformation, VKI).

This is why, for a very long period, the consumer philosophy was based on “the protected consumer”. Consumer policy in the European Union is based on the philosophy of information and the “informed consumer”. Until joining the EU the Austrian consumers experienced a high degree of consumer safety and protection.

The outcomes though were, and still are, a low level of consumer consciousness and awareness. But there is some movement starting with consumer behaviour. Reasons for these small steps in a new direction could be:

- Austria is famous in Europe for its farming products – 8.6% of the farm land is used for organic agricultural production and many people buy these products out of their belief to buy a better quality of food and also because they are convinced that this kind of farming supports sustainable use of resources [1].
- Food safety problems all over Europe (BSE, meat scandals, pesticides in vegetables etc) have led the consumer’s attention to the activities of consumer policy makers and consumer policy.
- The dependency on the global market and the European strategy to demand informed consumers forces the Austrian consumers to develop consumer skills in order to survive in the global market place.

But still Consumer Education is not a topic of high interest within society or within the policy and political strategy of the Austrian government.



Organisations and Educational Institutions

Ministry of Justice and Consumer Protection

This institution has the responsibility for consumer protection within the state administration, with two associated advisory bodies: Council for Consumer Politics “Konsumentenpolitischer Beirat”) and Council for Product Safety (“Produktsicherheitsbeirat”).

The aim of these institutions is to co-ordinate the work in the area of consumer policy and to give financial support to the Consumer Advice Centres in Austria. There are also working partnerships and synergies with the Ministry for Health, Social Affairs and Generations.

Consumer Advice Centres (Verein für Konsumenteninformation – VKI)

The aim of this organisation is to support consumers by providing independent product tests, advising and educating consumers and publishing a consumer journal (“Der Konsument”). There are five regional advice centres (Vienna, Graz, Innsbruck, Linz, Eisenstadt). These institutions are based on an economic partnership: Ministry of Consumer Protection, Federal Chamber of Labour, Federal Chamber of Business and Economic Affairs, Austrian Unions and Ministry of Agriculture and Environment [2].

Federal Chamber of Labour Austria and the Austrian Union (Österreichischer Gewerkschaftsbund)

The aim of these organisations is primarily to fight for the interests of employees and consumer interests by publishing magazines monthly, where they offer special topics for consumers. They also produce educational materials and organise seminars for teachers and adult educators. Other important aims are to support consumers in getting their consumer rights and to improve consumer policy on a National and EU level [3].

General aims of these institutions are: Consumers should be protected from economic harm. Consumer laws and consumer support should provide redress in problem areas in the development of the economic market. Consumer laws have to strengthen the position of the consumers.

Common strategy to reach these aims and services are:

- Making and publishing product tests
- Support to find information and to differentiate advertising from consumer information
- Counselling and support for individual consumers’ problems



6. Different Approaches to Consumer Education for Adults in CEA-partner Countries

- Consumer information and instructions to protect consumers from manipulation
- Initiatives for National and European consumer laws

Consumer Education in Austria

The aim of Consumer Education in Austria is to help consumers become more informed, independent and aware. In Austria formal Consumer Education is based as a cross curriculum and cross subject aim in general and vocational education. The target is to equip the pupils and students with basic consumer skills, mainly to deal with consumer information.

To follow the cross-curricular route is the result of the insight that one subject would not be able to cover the complexity of the task. Teachers do not have to follow a curriculum, they have no standardised aims for Consumer Education and there are no consequences if teachers do not teach consumer educational topics.

It also has to be mentioned that there are some subjects on different levels of formal education which all have specific topics on Consumer Education in their subject curriculum, e.g. Science Education (“Sachunterricht”) in Primary Education, Geography (“Wirtschaftskunde”), Home Economics (“Ernährung und Haushalt”) and Textiles in Secondary Education.

At university level, consumerism is a topic in Economics or Nutrition Sciences but no specific programme for Consumer Sciences, Consumer Studies etcetera are offered for students.

Adult Education

On the informal sector of education and in the field of adult education we do have some seminars (offered by Volkshochschulen, Communities, Farmers Associations etc.) on consumer topics. Mainly Consumer Education is done within and as a side topic of health, business, nutrition or environmental education.

Within the last two years, and forced by the interests for self-marketing strategies, seminars concerning food safety and food quality had been offered more and more to farmers and farm wives by the Chamber of Agriculture.

There are also a few radio and TV broadcasts about consumer problems and interests.



Goals for Consumer Education in Austria

- One third of Austrian households are in debt. This should be reason enough to promote efficient research in the field of consumerism.
- Consumer Studies should be a part of some University programmes in order to meet the cultural aspects and relationships of consumerism on a high level of education and research.
- Promoting sustainable consumers and citizens has to be part of the policy and strategy of the Austrian governments.
- Consumer Education has to be a compulsory part of teacher education.

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- [3] Bundesarbeitskammer: <http://www.ak.at>

Karl Kollmann, Maria Schuh, Austria

6.2. Spain

History and Background

Approximately in the middle of the twentieth century, education related to consumer topics was mainly based in Home Economics and dealt with activities such as sewing and cooking. Those activities were organised by religious organisations and the target groups were young and adult women. During the sixties the first consumer organisations started to appear – firstly the Association of Housewives of Barcelona and its Province¹⁾ in 1966 and then the National Federation of Provincial Associations of Housewives²⁾ in 1968. The main aims of these organisations were to defend and promote housewives and to train and educate them in budgeting and consumer topics.

The first documented experience of Consumer Education at school was implemented in Vizcaya (Basque Country), during 1978 and 1979. It was focused in publicity, ecology and nutrition. Nevertheless, it was not until 1985

¹⁾ In Catalan, Agrupació de Mestresses de Casa de Barcelona i Província.

²⁾ In Castilian, Federación Nacional de Asociaciones Provinciales de Amas de Casa.



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that a National Commission promoted by the National Consumer Institute created a report to incorporate Consumer Education at schools.

Nowadays Consumer Education is a transversal content in the curricula of Primary and Secondary Education. In this last level it can also be found as an optional subject. There are a few upper vocational training opportunities in Consumer Education but besides that, they are only present in the Graduate of Secondary Education for Adults.

Organisations and Educational Institutes

Catalan Consumer Institute (Institut Català de Consum). This institute aims to foster research on consumer habits, to assess consumer organisations or educative centres, to implement and to suggest specific actions to ensure the consumer's education.

Consumer Education Net (Red de Educación del Consumidor). This net aims to devise didactic materials and to share expertise and resources between the different Autonomous Communities of Spain that belong to it and to its educative centres. The net collaborates with municipalities and consumer associations.

Consumers and Users Organisation (Organización de Consumidores y Usuarios, OCU). This organisation aims to inform, assess and defend a consumer's rights. To accomplish their aims they publish booklets and magazines and they assess and counsel their associates.

European School of Consumers (Escuela Europea de Consumidores). The school aims to foster Consumer Education in all educative levels and ages, to develop teacher training in consumer topics on an European level, to train unemployed people in the field of consumer education and information and to devise materials for consumer education for young people and adults.

National Consumer Institute (Instituto Nacional de Consumo). This institute depends on the Ministry of Health and Consumers promoting and fostering consumer rights. The institute organises courses, seminars, contests for compulsory education and the diverse monographic related with different consumer topics.

There are different Non-Governmental Organisations and Centres of Basic Adult Education that are not specialised in consumer education and

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offer courses on health, house holding, environment, shopping and other items related with consumer topics. There are also Consumer Organisations in the municipalities that assess consumers.

Participants

Consumer Education as a transversal element of the curriculum is mainly focused on people from six to sixteen years old. Unemployed people, young people, third age and women are the basic target groups of Consumer Education.

Contents

- Food and nutrition: healthy nutrition habits, food labelling, and food manipulation.
- Consumer rights: citizen's rights, consumer legislation.
- Eco-consumption: environmental education, water use and water saving, recycling.
- Leisure: TV uses, enriching leisure activities.
- Advertising: behaviour of consumers, evaluation of publicity, subliminal publicity.
- Health: drugs, tobacco, anorexia, bulimia, personal image.
- Security: accidents at home, accidents at work.

Resources

Catalan Institute of Consume (Institut Català de Consum) [on line]. <<http://www.icconsum.org>>

Centre of Information, Documentation and Assessment on Consumer Topics (Centro de información, documentación y asesoramiento) [on line]. <<http://www.infoconsumo.es>>

Consumer and Users Organisation (Organización de Consumidores y Usuarios) [on line]. <<http://www.ocu.org>>

Municipal Offices of Consumer Information (Oficinas Municipales de Información al Consumidor, OMIC) [on line]. <<http://www.omic.bcn.es>>

National Institute of Consume (Instituto Nacional de Consumo [on line] [[http:// www.consumo-inc.es](http://www.consumo-inc.es)]

Carme Martinez Roca, Spain



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6.3. Denmark

History and Background

In Denmark there is a tradition for co-operation between public consumer institutions and private consumer organisations on projects concerning Consumer Education in public schools and, though on a smaller scale, in the college and university levels as well. Part of the work in the Nordic countries has been handled in The Nordic Network for Consumer Education under the Nordic Council of Ministers. The booklet "Consumer Education in the Nordic Countries" [1] has, for example, been used since 1995 in the Nordic countries as a source of inspiration for goals and content in Consumer Education. Here, suggestions to Consumer Education in six areas are formulated. These are: personal finances, the rights and obligations of the consumer, commercial persuasion, consumption/environment/ethics, food, and safety. These six areas are judged as having central importance. There has been more of a focus on lifestyles, identity, sustainable consumption and the development and teaching of pupils 'everyday skills'. Teaching methods focus attention on student involvement and take into consideration that their knowledge is found in their everyday life. Yet it must be said that the political support for formalising Consumer Education in the educational system has been difficult to achieve, regardless of the fact that we all agree that consumption has become an important issue. Besides the traditional educational system, the Danish 'high schools'³⁾ and the schools of home economics can be pointed out.

When consumption has become so important, it is because a series of societal problems are inseparably tied to consumption or more precisely to the behaviour of the consumers. This is expressed in media such as television and newspapers, where information to consumers about specific products and services, about the legal rights of the consumer is widespread. In some consumer TV-programs and consumer brochures, consumption is understood very traditionally as "reduced consumption", only in the form of the consumption of goods and services. There is also a tendency towards an increased focus on lifestyle using guides on restaurants, wine, interior design etc. But Consumer Education for adults in the form of classes and activities is characterised by a broader understanding of consumption. One could use the expression 'consumption' in a wider sense, where consumption is attached to subjects such as health and the environment. There is, however, no

³⁾ The Danish "High Schools" (or "højskoler") have unique, non-credit, programs, usually spanning a period of 4-8 months, giving students basic all-around knowledge and skills in a specific area.

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explicit discussion of consumption as a subject in this connection and therefore the specific subject for Consumer Education is lacking. It has also become increasingly difficult to specify, as the role of the consumer has increased in complexity. Therefore it is necessary to foster an interaction, not only between the producers of goods but also between many of the stakeholders in an increasingly globalised world.

Traditionally, consumers have been understood as being rational individuals in the marketplace, but today this rationality is more widely understood, as the discussion of an educated and political consumer has moved forward. The discussion of these themes is often based on market-related consumption. It is important here to look at households as the one and only deciding unit of organisation in civil society, where consumption originates. If one does not understand everyday life and the household production and resources of consumers, then it is not possible to understand possible consumer's action competencies. Consumer citizenship has become a keyword. Here it is important not just to look at the single consumer/family but also to look at households and the consumer's possibility for unity and united negotiation if they are to take part in affecting their surroundings.

In the following, a series of examples on Consumer Education are mentioned. They are divided into consumption and environment, and into consumption and health. The examples are not fully exhaustive but give a view on how the education of consumers for adults is going on in Denmark in practice. The majority of adult Consumer Education is, however, not treated through traditional teaching, but through media and network strategies. It can be in the form of information through the mass media such as the Internet and network communication towards selected target groups. In health communication, there is an attempt to increase the effectiveness with a so-called cen-loc strategy. In the cen-loc strategy, central media strategies are combined with a strategy that focuses on local activities and on direct communication [1].

The Development of Consumer Policies and Consumer Education

From the mid 1970's, consumer policy in Denmark has been characterised by the Welfare State project. That is why the focus has been so great on consumer protection. However, consumer policy has also followed another road, with a focus on Consumer Education. Besides that, there is a special feature within the tradition of the Danish consumer politic that it is affected by a strong public engagement. The private consumer organisations are invited to attend the national boards, and the state supports many private organisa-



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tions. There is a very diffuse mixture of the state and private organisations, which serves to ensure a counterbalance to the interests of economic life. The historical background dates back to the 1920's, where the countrywomen took an active part in household organisations. The Danish government's Home Economics Council, which was designed to fulfil the need for product testing and household information, was established in 1935. From the beginning, household organisations were represented on its board.

On January 1st, 2000, the Home Economics Council was closed and a new independent institution, 'The Consumer Information' was established. The Consumer Information both continues and modernises impartial consumer information. They have a focus on the household, but there is also a focus on the market, and now it is much wider than nutrition only. Information for the consumer is still published, but the focus is mainly on modern types of consumer information on the Internet. There one will find products testing, a bank guide, information to households, a pricing overview, and legal conditions for purchases. The latest thing is an ethics database where consumers can click in and see companies' policies on issues such as workers' rights and child labour.

Among the traditional private consumer organisations, the Danish Consumer Council remains a thriving force. Its most important function is to represent a co-ordinated consumer voice that is independent of political and business interest. It publishes the consumer magazine, 'Think and Test' and has a telephone advisory service. They work to a lesser degree with Consumer Education in schools, for example via Nordic Network for Consumer Education. Besides that are a number of household and consumer organisations based on individual and active membership. The local consumer groups deal with local treatment of complaints, while the household organisations are concerned with such issues as nutrition, budgeting, planning, hygiene, and family and consumer affairs. A newly started consumer organisation, Danish Active Consumers, is concerned about information campaigns. The tendency is that the strongest engagement is in such organisations, where focus is on just one aspect of consumption.

In the 2002 election, a liberal/conservative government took over the leadership in Denmark. They reacted against experts trying to judge and to tell people how to behave in their everyday life. The consequence has been a succession of reductions in public expenditure and different activities. For example, there has been a heavy reduction of funds to the Consumer Administration and for Consumer Information. A number of the activities in the

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environmental field were supported by the Green Fund, which has now been closed down. For example, Green Information and Green Guides are now in danger of closing down. The pre-2002 government had just begun to support consumer research and had built up a new advisory committee of experts (EMFU). The target was to develop consumer research, but the committee was closed down in February 2002. Strengthening consumer research could have been an important factor in creating a basis for stronger Consumer Education.

It is too early to say anything about the consequences of the cutbacks from the new government but it is estimated that the stage is not set for starting up a number of Consumer Education activities at this moment. Initiatives from the government will especially focus on relations between business and consumer policy and on building up a more transparent market. It is not very likely that the government will take greater initiatives to strengthen Consumer Education but it is too early to say what the reaction will be and whether it will lead to a strong consumer organisation from the bottom.

The conclusion is that there is very little traditional Consumer Education for adults in Denmark, although there are many activities where consumption is tied to reaching health and environmental goals. On the environmental front, the activities are directed at the group with very strong resources and with goals for reaching sustainable development. In the area of health the target groups have limited resources and therefore there is an attempt to motivate people based on the individual's own interest on a healthy lifestyle. The actual reductions have caused a general decrease in consumer policies and raised the pressing question whether general and Consumer Education shall still be financed.

Consumption and the Environment

In the 1990's the government, under the leadership of the Danish social democrats, decided to strengthen its initiatives in the civil society. They did this from the principle that if Denmark is to experience sustainable development, then it is necessary to strengthen citizenship and participation. This is a modern form of general education within the consumer area.

It took form with a large number of projects within the state and the local authorities, very often with organisations and individual persons being able to apply for financial support. After the Rio conference in 1992 and the declaration on local Agenda 21, a lot of activities took form. One of the major activities took form under the headline 'Our Common Future'. This is a campaign



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that, independent of the authorities, would try to involve the broader population in the work for sustainable development, with the goal being to change the daily habits and to change consumption patterns. One of the most well known projects was, 'The Green Families'. Here families met locally and exchanged experiences about environmentally friendly actions in daily life. The strong involvement of the families' owns participative actions and the dialogue between households is an example of Consumer Education brought up from below. At the same time it is an example that shows how teaching processes can strengthen the development of coping with everyday life. Later, the Green Families developed into a purely private organisation but still with a focus on local activities. Green Families are one of the organisations that have had financial support from the Green Fund under the Danish Ministry of the Environment.

As one of the activities that have been financially supported, it is worth mentioning the private organisation, 'Green Information'. Since the middle of the 90's, the organisation has produced and sent written information to consumers and to local information offices within Denmark. The Danish consumers are guided in how to act and take action when it comes to questions about environmental consumer behaviour. They produce and forward fact sheets about the environmental load of products and give advice on how the Danish consumer can minimise environmental load in their daily life. On a lower scale they have also worked with network communication in relation to institutions for children. A co-ordinator has been employed for The Green Guides and has been financially supported by The Green Fund. The Green Guides are a local environmental guidance organisation whose purpose is to strengthen the citizenship, the engagement and involvement in the local environment and in the work of Agenda 21. The Green Guides have a relatively free position between municipalities and citizens. The evaluation of the project shows that there are strengths in this kind of process consultation [2]. But one also sees tendencies that both municipalities as well as citizens disclaim from responsibility and delegate it to the Green Guides. Another problem is the question of whether general adult education advice is for the individual or if it is a way of creating a dialogue between citizens, municipalities and local stakeholders?

The above mentioned is just a little extract of a variety of activities. Consumer education in the form of traditional education and courses most often only plays a minor role. Of special initiatives where education and courses have played a central role, FOGU can be mentioned. FOGU is an association whose purpose is to build up green universities in Denmark. FOGU was an associa-

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tion for organisations and individuals who wished to promote action-oriented general education through experiential and developmental projects on the environment and Agenda 21. The best year for the association was 1995, where everything functioned as a kind of alternative high school⁴), with evening classes and courses for adults. When the financial support disappeared, they continued working with local development projects. Later they tried to integrate the concept into the existing system of evening classes. When it did not succeed, they worked hard to build up an independent adult education confederation for green associations and organisations. In 2002 they dissolved themselves because they did not find it possible to build up a high school without support from the public authorities [3]. This example illustrates how consumer education is strongly dependent upon public financial support.

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Jørgen Juul Jensen, Denmark

⁴) See footnote above



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6.4. Finland

History and Background

Women organisations started consumer activities a hundred years ago, with the target to help housewives in their work at home. Research centres were established later for providing relevant material. Another line of consumer interests was by trade unions, providing their members with some consumer information and education.

Education of home economics at comprehensive schools became compulsory, first for girls, and then also for boys. At the basic education level all pupils receive some consumer education. Wholesale trade groups started to provide material for consumers.

When the government also joined in consumer activities, the initial target was to promote consumer protection. It also produced information material. Local consumer advice was established in every municipality. Generally, information has been available, if the consumers know whom to contact. Consumer protection has been of most importance in consumer issues.

The consumer protection law has successfully protected the Finnish consumers, who also have had easy access to local advice offices. Products of the local market were safe and it has been easy to complain about defective products.

After Finland joining the EU, the circumstances changed. The consumers had to become more careful due to the enormous amount of products now available. They did not always know how to manage with new marketing methods. Information and education became necessary to help inform the consumers.

Earlier Consumer Education was not seen to be very important but now all parties encourage it. It takes time and effort to get Consumer Education to all levels of education. It is needed for preparing consumers to be active and well prepared in the global market [1].

Institutions and Organisations for Consumer Interest

Non-governmental organisations do some educational work and also activate consumers. They reach tens of thousands of consumers.



Women Organisations

They direct their activities for households and consumers to advise them in managing their everyday life at home. Personal advising and courses give information on many topics for example on healthy eating habits and on how to be an informed consumer. These organisations, with their local associations, emphasise the importance of sustainable development, responsibility for environment, Finnish culture and recently, it has been very important for financial counselling and education. (The Women's Advisory Organisation; The Martha Organisation)

Consumers Associations

These promote consumer interest, provide material and are organs for activating consumers. In their local associations they do some Consumer Education. (Suomen Kuluttajaliitto; Kuluttajat-Konsumenterna)

Different groups

Youth groups, for example, The Finnish 4H Federation, have a good impact on young consumers.

Governmental Activities

The Consumer Agency (Kuluttajavirasto)

The Consumer Agency's task is to ensure consumers' economic, health and legal position and to implement consumer policy. Protection, information, advice and influence are key words in its activities. The Consumer Ombudsman monitors compliance with legislation concerning the protection of consumer rights. Consumer Education is nowadays a part of the duties. The agency produces material and promotes Consumer Education [2].

Consumer Advice Offices (Kuluttajaneuvonta)

In every municipality advice is available. Mostly the cases deal with complaints and information, and the advisers have few resources for education.

Consumer Education in Finland

Comprehensive schools give basic Consumer Education. There are some relevant topics in being a citizen and Home Economics give ideas for heal-



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thy eating. Consumer Education is taught on a cross-curriculum basis. Usually sustainable consumption is in the programme at this level.

The Consumer Agency has planned the following guidelines for the topics of Consumer Education:

- To economise with resources and to manage finances
- To make use of the rights and know the obligations as consumers
- To cope with the commercial persuasion
- To be able to assess the effects of one's own consumption on the environment and for production/consumption in a global perspective
- To choose and cook nutritious food, which is beneficial from an environmental point of view and to work rationally at home
- To use product information and to assess the safety and quality of different products

Adult Education

Courses of Home Economics provide five months of education for young and adult learners. The trainees get skills for their daily life. With some vocational institutions a few programmes contain Consumer Education, as with some university and polytechnic programmes. Otherwise, the adult Consumer Education is optional, organised by some organisations. Nowadays all municipalities have to give financial counselling and education when needed.

Action Plan for Consumer Education

- Consumer Education into the programme of teacher training (comprehensive schools, vocational institutions)
- To produce more Consumer Education material
- Financial education for all levels of education
- Research on Consumer Education
- More resources for Consumer Education
- More co-operation between consumer educators
- To activate study circles for Consumer Education [3]

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[1] Hallman, H. & Peura-Kapanen, L. 1997. Children and Consumption – challenges to schools and consumer education. Kuluttajatutkimuskeskus. Julkaisuja 5. Helsinki.

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[2] Finnish Consumer Agency <http://www.kuluttajavirasto.fi>

[3] National Board of Education <http://www.edu.fi>

Recommended Web sites

Kuluttajat-Konsumenterna <http://www.kuluttajat-konsumenterna.fi>

Schools of Home Economics (Taloukoulu)

<http://takol.piramk.fi/pdf/taloukoulu.pdf>

The Finnish Consumer Association. <http://www.kuluttajaliitto.fi>

The Martha Organisation. <http://www.marttaliitto.fi>

The Women's Advisory Organisation for Development of Rural Areas
<http://www.maajakotitalousnaiset.fi>

Suomen 4h-liitto. <http://www.4h-liitto.fi/>

Liisa Kotisaari, Finland

6.5. Germany

As in other European countries, Consumer Education in Germany goes back to the household economics and maternity schools which were founded at the beginning of the twentieth century in order to prepare women for household management. Cooking, rational approaches to cleaning, household finances and childcare were the main subject areas.

Adult Education Institutions

Today, there are numerous institutions and organisations involved in adult education. Some of them are independent, some municipal and some sponsored by the churches. All of them offer courses in Consumer Education as part of their programme. These include the Bundesarbeitsgemeinschaften der Familienbildungsstätten (Federal Association of Family Education Centres), the Volkshochschulen (municipal evening schools), the education centres run by (professional) household management organisations and many more. There is often criticism of the fact that such institutions are forced to fill their programmes mainly with cookery courses (the more exotic the better), as there is little demand among students for other subject areas, such as ecology and sustainability. For this reason, many teachers attempt



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to integrate these topics in their lessons and to communicate them 'on the side'.

After a new coalition government came to power in 1998, the Federal Ministry for Families, Senior Citizens, Women and Youth initiated a major poverty prevention programme. Financial support is given to organisations, which develop and provide access to model poverty prevention projects in their respective sectors. Here, both a basic training in household management and the promotion of conscientious consumption are regarded as an essential element of poverty prevention. The spectrum covered also includes courses for single parents (male and female), courses on financial management for young families and projects, which address children and help them.

Due to Germany's federal system, it is the education ministries in the individual federal states, which are responsible for schools and third level education, and for making decisions about course content and schedules. Consequently, it is difficult to make a general assessment of the current situation of Consumer Education. Although it is not offered as a subject in its own right anywhere in Germany, it is, however, integrated in such third level courses as home economics. In schools, subjects such as household management, economics and sociology deal with a number of Consumer Education issues.

The Consumer Institute and the Confederation of German Consumer Organisations: In 1978, the product and service test agency, Stiftung Warentest and the Arbeitsgemeinschaft der Verbraucherverbände (Union of Consumer Associations) founded an institute for further education called the Stiftung Verbraucherinstitut (Consumer Institute). One of the objectives of this institute was to provide further training for professional counsellors working in consumer advice bureaus. Another objective was to develop model lessons on consumer issues for use in schools and in adult education. These models were tried out in seminars attended by teachers working in adult education. As well as extending their knowledge of the topic, participants were also able to learn about appropriate teaching methods.

In the 1980s, the image of the ideal consumer changed from the homo oeconomicus who decided what to buy on the basis of cool, value-for-money calculation to a consumer who was willing to be guided by ecological, social and health criteria. Both of these images are, of course, utopian.

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Nevertheless, in seminars, in printed publications and in services offered by other media, consumer educators have been, and still are, trying to create a link between the ideals and the realism and practicability and to suggest alternative behaviour patterns.

The theme of sustainability has therefore played a major role and has been treated both in printed media and seminars dealing with topics such as mobility, responsible textile purchase, the world nutritional situation, cosmetics and many more.

On November 1st, 2000, there was a merger of three federally sponsored consumer organisations – the AgV (Union of Consumer Associations), the Verbraucherschutzverein (Consumer Protection Association) and the Stiftung Verbraucherinstitut (Consumer Institute). They now form a new umbrella organisation, the Federation of German Consumer Organisations, whose aim is to bundle resources and intensify lobbying in the area of consumer politics. In the new Federation, there is also a division responsible for the further training of those involved in Consumer Education. As far as the teachers involved in adult education are concerned, however, the focus of consumer work is shifting to online courses, which are generally supplemented by individual face-to-face seminars. In this way it is hoped to reach a wider circle of participants. At the moment, the Federal Ministry for Family, Senior Citizens, Women and Youth is providing financial support for the development of a nationwide certificate course entitled “New Household Management”. The aim of the course is to enhance the professionalism of educators in this sphere. In the context of culture, economics and society, it focuses on new priorities and new goals for a wide range of family-related and household management duties. It also aims to enhance media competence by offering online course material and lessons. Students learn methodical competence in face-to-face seminars, which are held in connection with each of the online modules.

Resources

Verbraucherzentrale Bundesverband: [http:// www.vzbv.de](http://www.vzbv.de)

Consumer Education in Germany: <http://www.verbraucherbildung.de>

Neue Hauswirtschaft: <http://www.neuehauswirtschaft.de>

Hildegard Mackert, Germany



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6.6. Slovenia

History and Background

Organised activity in the field of Consumer Education for Adults started in Slovenia in the second half of the previous century. Before that, the education was limited to single attempts such as articles in magazines for women or in magazines for farmers, and lectures for various female associations.

In the 1950's, the Centre of Home Economics was founded. It was the first organisation whose main aim was primarily the education of consumers. Its main aim was to provide education for women in the field of housework, as well as house and garden keeping. At the beginning, its main task was the improvement of eating habits, culture of living and economics in individual and collective house keepings. Later on, its activity extended to the field of information and consumer consulting. In 1965 the Centre of Home Economics started to carry out comparative tests of consumer goods. Tests were carried out in cooperation with laboratories of the University of Ljubljana and University of Maribor, National Health and Social Service, supervisory services and experts in individual spheres of goods. This Centre of Home Economics educated consumers through exhibitions, lectures and printed matters issued at the time of exhibitions. The Centre did not have its own regularly published magazine or other publications. Its activity died away in a period of transition in 1990 because it did not satisfy the needs of up-to-date consumer protection anymore, which were the consequence of development of the free market economy. In spite of the fact that the Centre of Home Economics functioned under the influence of political interests and that its financial resources were not independent, it was financed by the funds of the companies, the bidders on the market. It played an important part in education of Slovenian consumers, mainly women.

In consequence, the Slovenian Consumers' Organisation was founded in 1990. It was the first independent, non-governmental organisation in the field of consumer protection. From the very beginning, it considered the fundamental principles of functioning with consumer organisations – independence and impartiality. In the first year of its activity it started to publish the magazine VIP, a classic consumer magazine, without advertisements and with all the authors of the articles being independent experts. Taking into account that it is a member of ICRT (International Consumer Research and Testing), it publishes independent comparative tests of quality as well. It is

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the Slovenian Consumers' Organisation that plays the most important part in the education of consumers in Slovenia over the last few years.

Unfortunately, the issues concerning consumer protection are not of great importance in the public educational system. In elementary and secondary schools they are presented within subjects such as needlework and home economics. Therefore, education in the field of consumer protection depends on the ambition of the teachers. The contents, obligatory according to syllabus, are definitely not enough to present the essence and significance of consumer protection to the rising generation.

Organisations and Education Institutes

Slovenian Consumers' Organisation: Educates consumers by means of the magazine, web site, booklets and the consultancy service. It cooperates with some organizations concerned with adult education and its experts are often invited to different lectures and trainings.

The Slovene Chamber of Agriculture: The Agricultural Advisory Sector is actively engaged in the education of the agricultural advisors who pass their knowledge onto the farmers. Some of the issues presented refer to the field of safety of consumer protection; it mainly involves informing the consumers about improvement of eating and living habits, health, and the economical arrangement of farms. There is also a great impact on the protection of environment and continual development.

Participants

Adult education is well developed in Slovenia. According to the Statistical Office of Slovenia, one in three adults participates in further education.

Education organised by the Slovene Chamber of Agriculture, is meant for all the inhabitants of Slovene farms. 'Consumer' issues are meant mainly for women. Activities of the Slovenian Consumers' Organisation in the field of education are oriented towards the mass of people.

Contents

- Consumer rights: Informing about the valid legislation, regulations and good business practices.
- Nutrition: Safety and quality of food, legislation in the field of food labelling, healthy eating habits and new technologies in the field of nutrition.



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- Protection of environment and continuous development: Ecological labels and protection of the environment as one of the criteria when purchasing a product.
- Quality and safety of products: Informing about quality and safety of products and the results of comparative tests of products.

Resources

Slovenian Consumers' Organization: <http://www.zps-zveza.si>

Slovene Chamber of Agriculture, Agricultural Advisory Sector: <http://www.kgzs.si>

Urša Šmid Božičević, Slovenia

6.7. United Kingdom

History and Background

The education of adults in the United Kingdom is a complex field of study. Its components derive from a variety of social and educational traditions. There are strong traditions of liberal adult education, for example through organisations such as the Workers Educational Association, which were formed in Victorian (19th Century) movements of social emancipation that pre-date the local educational authorities that provide most formal adult education today. University extramural education has an equally long background and tradition.

Although this section deals with the United Kingdom as a whole, there have been different educational developments in England and Wales, Scotland and in Northern Ireland.

There are many, and increasingly wide and varied opportunities for adults to obtain new vocational qualifications following the development of formal technical education (technical colleges and art colleges) in the second half of the 20th century. The pressures of technology and business have produced a very comprehensive infrastructure of courses at all levels up to and including higher education (university equivalent). The sector of education below uni-

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versity level is often described as further education. Many of the courses are also available through open and distance learning, for example through the Open University.

During the last 30 years the discovery of large numbers of adults with imperfect command of the basic skills required by society (e.g. reading, writing and number) have led to a basic education provision for adults that is constantly evolving and developing. This area, often identified as continuing education, contains some consumer education, although consumer education is not identified by name.

A major provision of adult education is through leisure, as a provision through local authorities as well as voluntary activity for the benefit of others in the community. Much of this provision is identified as community education, but there is also a movement for lifelong education, often provided by charities and voluntary organisations “planned as something which will be experienced by people in an individually on-going, though discontinuous way, over the whole of their lives – and which will correspond with their emerging vocational, social and personal aspirations” (ref 1).

A developing area has been the role of the media in providing adult and continuing education, for example through radio and television.

Consumer education exists as a component of all of the above adult and continuing educational styles, but has no formal status in the United Kingdom adult educational system and is rarely, if ever, identified by name.

Organisations, educational institutes and participants

In many areas of the country a comprehensive general further education college is an excellent way of meeting the learning needs of communities. In less urban areas development of learning opportunities through alternative providers ensures that breadth of coverage is maintained.

Adult and community learning provided by local authorities (e.g. evening classes in computing skills, languages, vocational skills and popular leisure activities), voluntary sector providers as well as by small local providers of adult and community learning is every bit as legitimate and valuable a mission focus as specialist technology training for vocational purposes.



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Some of the main current providers of adult learning are:

Learn direct – A major provider of open and distance learning, providing online learning opportunities for study at home or at one of Learn Directs nationwide network of learning Centres.

Open University – The Open University offers a wide range of courses and a flexible supported open learning for those not wishing to study full time.

Niace (National Association for Adult Learning) – The National Institute of Adult Continuing Education is the leading non-Governmental organisation for Adult Learning in England and Wales. The National Institute of Adult Continuing Education (NIACE) works to encourage more and different adults to engage in learning of all kinds. Its corporate and individual members come from all sectors concerned with adult learning: colleges; local authorities; universities; voluntary and community organisations; churches; broadcasters and unions. Adult Learners' Week (a Niace promotion) is the annual festival of adult learning. It is a co-ordinated campaign that links broadcasters and local providers nation-wide.

The Union Promotion Fund (UPF) – The Union Learning Fund promotes activity by unions in support of the Government's objective of creating a learning society, by influencing the increase in take up of learning in the workplace and boosting unions' capacity as learning organisations.

National Grid for Learning – A collection of resources brought together by the UK Government to help raise standards in education and to support lifelong learning.

The Basic Skills Agency – The Basic Skills Agency works with organisations to improve basic skills for all. Has been a partner in the development some consumer education resources e.g. on CD Rom.

Life-long learning – The leading web site for the encouragement, promotion and development of lifelong learning.

National Vocational Qualifications (NVQ) – NVQs area major national system of formal adult education qualifications in employment and training related areas.

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New Deal – New Deal has been created to help unemployed people into work by closing the gap between the skills that employers want and the skills that people can offer.

University for Industry (Ufi) – the University for Industry is a new kind of public-private partnership designed to boost the competitiveness of business and the employability of individuals.

Adult Basic Skills Strategy Unit -The Adult Basic Skills Strategy Unit leads and co-ordinates all aspects of the national strategy to improve levels of adult literacy and numeracy in England. The Home page is Read-Write Plus.

Workers Educational Association – The WEA is the largest provider of adult learning opportunities in the UK. They offer a comprehensive and unique range of courses.

Department for Education and Skills (DfES) Adult Learning Opportunities – An official UK government website that identifies opportunities for all aspects of adult and continuing education.

BBC Learning for Adults – the BBC is a major provider of adult learning opportunities through specialist learning and knowledge channels and through mainstream radio and television programmes.

Contents

These adult education initiatives are involved with leisure learning, life-long learning or basic skills provision and may include elements of consumer education, although it is rarely identified as such.

Consumer education is not specifically identified as a subject in its own right, but the National Consumer Education Partnership (NCEP) has produced a framework for consumer skills at all levels including a strand for adult education. However, since the government for Department for Education and Skills does not recognise the need for consumer education the framework has not been incorporated in adult education (or indeed any formal United Kingdom education).

In future formal adult education will include a citizenship strand, which will include some aspects of consumer education. The National Consumer



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Council is promoting consumer education through citizenship, particularly in the school curriculum where citizenship is a core (compulsory) subject but there is little consumer education in the syllabus for citizenship.

Currently there are many NGOs and single interest organisations that recognise the importance of consumer education and are actively producing materials for informal education. These include the National Consumer Council and the equivalent councils for Wales and Northern Ireland, Financial Services Authority, Food Standards Agency, Advertising Standards Authority and Local government Trading Standards. The national government Office of Fair Trading is also taking an active interest and national groups such as the Federation of Women's Institutes are reassessing their role in informal education for adults including consumer education.

References and web-sites

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Web-sites

The Basic Skills Agency <http://www.basicsskills.co.uk>

BBC Learning for Adults <http://www.bbc.co.uk/learning/adults/>

DfES Adult Learning Opportunities <http://www.dfes.gov.uk/adultlearners/index.shtml>

Learn Direct <http://www.learndirect.co.uk/>

Lifelong Learning website <http://lifelonglearning.co.uk>

National Consumer Council <http://www.ncc.org.uk>

National Consumer Education Partnership <http://www.ncep.org.uk>

National Grid for Learning <http://ngfl.gov.uk>

National Vocational Qualifications (NVQs) <http://www.dfes.gov.uk/nvq>

New Deal <http://www.newdeal.gov.uk>

Niace (National Association for Adult Learning) <http://www.niace.org.uk/>

Open University <http://www.open.ac.uk/>

Read Write Plus <http://www.dfes.gov.uk/readwriteplus>

The Union Learning Fund (ULF) <http://www.dfes.gov.uk/ulf>

University for Industry (Ufi) <http://www.ufitd.co.uk>

Workers' Educational Association <http://www.wea.org.uk/>

Mike Kitson, United Kingdom



The CEA – WORKING GROUP

Carme Martínez Roca

Pedagogue. Lecturer at the Autonomous University of Barcelona. Tutor at the Open University of Catalonia. Member of the group Fòrum IDEA (Investigation and Development in Adult Education). Research and practice in Health Education and Intercultural Education for adults.

Contact: Carme.Martinez.Roca@uab.es

[http:// www.uab.es](http://www.uab.es)



Hildegard Mackert

Studies: German and Russian language and literature. Experience: 10 years as teacher of German as a foreign language, since 1992 Consumer Education for Adults, first at the Consumers Institute, since 2001 at the Federation of German Consumer organisations. Main topics: Sustainable development/sustainable consumption, home economics, E-learning.

Contact: mackert@vzbv.de

<http://www.vzbv.de>





Liisa Kotisaari

MSc (Household Economics). Further studies in Adult education, and in Vocational Teacher Education.

Work experience: Consumer counselling; senior lecturer (consumer matters) in Teacher Education and of Jyväskylä Polytechnic. Coordinator of Socrates-Erasmus programme for Euromodule for Consumer Education, Jyväskylä.

Contact: liisa.kotisaari@jypoly.fi

<http://www.jypoly.fi>



Maria Schuh

Studies: Pedagogics, Psychology;
Teacher for Vocational Schools in the field of Home Economics.

Work Experience: teacher trainer (Home Economics) at Vienna State College of Education;

Member of the EU-SOCRATES-Module for Consumer Education and co-ordinator of GRUNDTVIG 1 Project Consumer Education for Adults (CEA). Teacher in-service-trainer for Consumer Education.

Contact: sum@pabw.at

<http://www.pabw.at> Website of the CEA-
Programme: www.pabw.at/cea





Karl Kollmann

Studies: Electro-Technics, Sociology and Economics; PHD University of Economics Vienna.

Since 1977 work in the field of consumer information and advice; since 1986 head of the department of Consumer Policy of the Federal Chamber of Labour; lecturer at the University of Vienna and other universities; expert in consumer policy, consumer sciences, consumer economics and new communication technologies; member of the expertgroup COFACE.

Contact: karl.kollmann@akwien.at

<http://www.akwien.at>



Michael Cholewa-Madsen

Rector at Suhr's University College of Nutrition and Health in Copenhagen, Denmark; cand. scient. pol. from the University of Copenhagen and M.A. in Ideology and Discourse Analysis, University of Essex, England.

Contact: mcm@suhrs.dk

<http://www.suhrs.dk>





Mike Kitson

Academic leader in Consumer Sciences and course director for BSc Food and Consumer Studies and BSc Home Economics at the London Metropolitan University.

Member of the Executive (Director) of the Institute of Consumer Sciences and Chair of the Institute's Corporate Forum (a forum for businesses, organisations and universities involved with the Consumer Sciences).

Member of NCEP (National Consumer Education Partnership) a national pressure group for consumer education, CEG (Consumer Education Group), the European Network of Consumer Educators and the EU SOCRATES Euromodule in Consumer Education project team.

Contact: m.kitson@londonmet.ac.uk

<http://www.londonmet.ac.uk>



Tauno Kekäle

Doctoral degree from the University of Vaasa in quality management and has also published several articles in journals and conferences in this field.

Contact: tke@uwasa.fi

<http://www.uwasa.fi>





Ulrike Zimmermann

Biologist

Since 1995 working for “Eco Counselling” (“die umweltberatung”) in Vienna, in the fields of “food & consumption” and “environmental education”.

Teacher for German as a second language for immigrants.

Contact: uli.zimmermann@umweltberatung.at

<http://www.umweltberatung.at>



Urša Šmid Božičević

Economist

Member of editorship in the Slovenian consumer magazine VIP; also works in the team who takes care for the web-site of Slovenian Consumers` Association.

Contact: Ursa.Smid@zps-zveza.si

<http://www.zps-zveza.si>



Special Guest: Jørgen Juul Jensen

Master of Social and Political Sciences; Lecturer at Suhr’s Seminarium, Copenhagen, Denmark. Lecturer in Consumer- and Communication subjects with special interests in consumer and environmental politics and communication. Project manager within the upstart of “Green Information”, 1992-93, Copenhagen.

