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|---------|----|--|
| | | Sue L. T. McGregor |
| Themen | 4 | Consumer Education Philosophies: The Relationship between Education and Consumption |
| | | Michael Bilharz/Vera Fricke |
| | 9 | Konsum und gesellschaftlicher Wandel:
Das „Großgedruckte“ beachten |
| | | Claus Tully/Wolfgang Krug/Verena Wienefoet |
| | 13 | Jugendkonsum in globalen Handlungsbezügen |
| | | Matthias Barth/Daniel Fischer/Horst Rode |
| | 20 | Nachhaltigen Konsum fördern durch partizipative
Interventionsentwicklung in Bildungseinrichtungen |
| Porträt | 27 | WELTbewusst – das Bildungsprojekt rund um die
konsumkritischen Stadtrundgänge |
| VIE | 29 | Neues aus der Kommission/Tagung „Jetzt aber richtig“/
Lehrerfortbildung zum WeltRisikoIndex |
| | 32 | Rezensionen |
| | 35 | Informationen |

Sue L.T. McGregor

Consumer Education Philosophies: The Relationship between Education and Consumption

Zusammenfassung:

Dieser Artikel nimmt die Beziehung zwischen Bildung und Konsum in den Blick. Sein Grundgedanke ist, dass die Natur der Sozialisation der Menschen in ihre Rolle als Konsumenten von der Bildungsphilosophie der Konsumpädagogen abhängt – vom Ziel der Bildung. Um diese Idee zu entfalten, unterscheidet der Artikel zunächst zwischen zwei übergreifenden Absichten von Konsumbildung: (a) Empowerment zum Eigeninteresse bezogen auf die Macht von Unternehmen und/oder (b) Empowerment durch die Unterstützung der Bürger, zu sozial, ethisch und moralisch verantwortungsbewussteren Verbrauchern zu werden. Darauf folgt eine Erläuterung der Beziehung zwischen elf dominanten Bildungsphilosophien und vier Typen von Konsumbildung. Konsumpädagogen könnten davon profitieren, philosophisch versiert zu werden, wenn sie die drängenden moralischen und ethischen Multilemmata in unserer Konsumgesellschaft ansprechen möchten.

Schlüsselworte: *Empowerment der Konsument/inn/en, bildungsphilosophische Ansätze, Typen von Konsumbildung*

Abstract:

This paper focuses on the relationship between education and consumption. The basic premise is that the nature of people's socialization into their role as a consumer will depend upon the consumer educator's philosophy of education – what is the purpose of education. To develop this idea, the paper first distinguishes between two overarching intents of consumer education: (a) empowerment for self-interest relative to the power of businesses and/or (b) empowerment gained from supporting citizens to become more socially, ethically and morally responsible consumers. This is followed by an inaugural exploration of the relationship between eleven dominant educational philosophies and four types of consumer education. Consumer educators could benefit from becoming philosophically savvy and philosophically inclusive if they wish to address the pressing moral and ethical multilemmas emerging in our consumer society.

Keywords: *consumers empowerment, educational philosophical orientations, typology of consumer education*

Introduction

We live in a world that is deeply entrenched in the throes of excessive and unsustainable consumption. In response to this situation, consumer education curricula and guidelines have been, and continue to be, developed (McGregor 2010a, c). To illustrate, as far back as the 1930s, at least in North America, people have been advocating for the need for consumer education (Harap 1938; Kyrk 1930). For many years, consumer education traditionally focussed on “individual life management” in relation to finances and consumer purchases (McGregor 2010a; Thoresen et al. 2010). As recently as 2010, DOLCETA¹ continued to advocate for consumer education, urging a new approach. As does the Partnership for Education and Research about Responsible Living (PERL), DOLCETA frames consumer education as “education for living”, recommending that the major emphasis should be on the economic, environmental, political and social decisions that learners will make today, tomorrow and in the future.

How people learn about consuming is shaped by many things, including, but not limited to, consumer education. Nearly a century ago, Kyrk (1930) recognized that strong forces outside formal education were exercising a powerful counter influence on any consumer education initiatives, making consumer education even more of an imperative. Martens (2005, p. 344) referred to the “market as educator” and cautioned people to pay attention to the consequences of a consumer culture on people's modes of learning. She recognized that some consumer scholars are very concerned with “the way consumers learn about culture, consumer culture and the market” (ibid, p. 345). In particular, she identified the need to focus on learning and education in relation to consumption. This paper will describe two overarching intents of consumer education, followed with an inaugural exploration of the relationship between dominant educational philosophies (the purpose of education) and consumer education; that is, the relationship between education and consumption.

Two Overarching Intents of Consumer Education

Over time, general agreement has emerged about two major purposes served by consumer education, both focused on empowerment (French *en*, into and *pouvoir*, to be able, Harper 2010) (see Figure 1). First, consumer education can empower

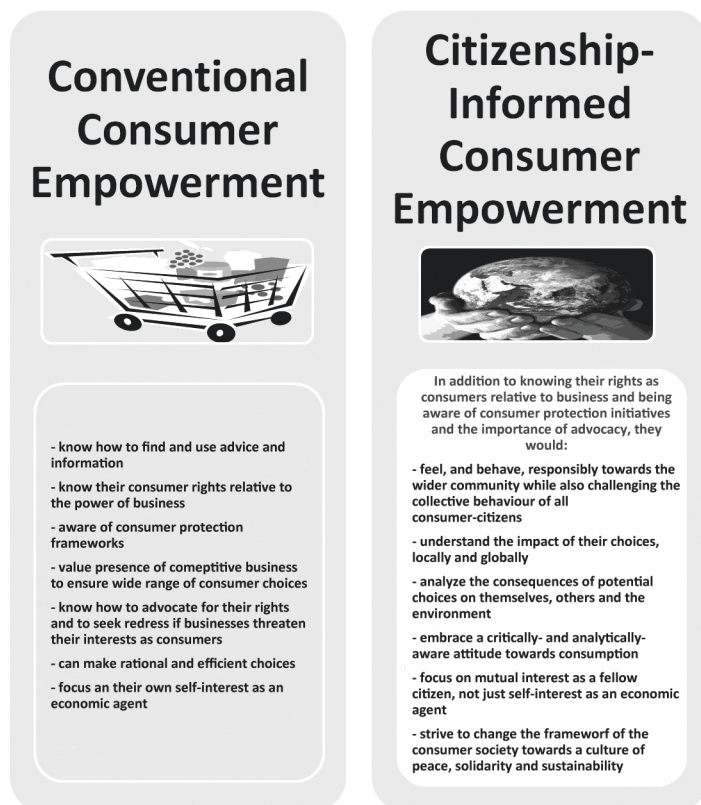


Figure 1: consumer empowerment

consumers by giving them information and advice and by teaching them that they have rights and responsibilities, relative to the power of producers. People are taught how to make rational, efficient choices. This approach to consumer education helps people to serve their own self-interest, to expect government protection and to not be taken advantage of or harmed by businesses. Empowered consumers know how to use information and to take advantage of the competitive market by being knowledgeable, confident, assertive and self-reliant. Also, they know how to advocate for themselves in their day-to-day consumer affairs (Jarva 2011; McGregor 2005, 2011).

Second, consumer education can *support citizens* to become more skilled, literate and socially responsible as consumers; that is, it can empower citizens to consume such that the interests of others and the commons, as well as their own interests, are better served. Consumers empowered within a citizenship framework would behave responsibly toward the wider community, understand the impact of their behaviour locally and globally, and analyze the consequences of their choices on the environment and the social context. Embracing a critically- and analytically-aware attitude to consumption, these consumers would question the hard issues and strive to change the collective behaviour of all citizens, as well as change the institutional framework of society (i.e., move away from a consumer culture to one of peace and sustainability) (McGregor 2005, 2010b).

Educational Philosophies Applied to Consumer Education

Which of these two notions of consumer empowerment actually emerge from consumer education initiatives deeply influ-

ences what kind of consumer is prepared (McGregor 2005; Sandlin 2004). What kind of consumer is prepared is partially dependent upon how educators view the relationship between education and consumption because it affects what they will teach, to whom, when, how and why. If people are fortunate enough to have access to consumer education, for indeed it is likely that many will not receive any consumer education (Steffens and Rosenberger, 1986), the nature of their socialization into their role as a consumer will depend upon the educator's philosophy of education – what is the purpose of education? Eleven educational philosophical orientations will be discussed in this paper, with inaugural attempts to relate them to consumer education.

Some people see education as a means to cultivate the intellect, presuming that the role of education is to pass on timeless, universal truths and principles that serve human kind. This approach is called *perennialism* and students are taught using the classics (like Charles Dickens, John Steinbach or Ernst Hemingway) (Marsh and Willis 1999; McNeil 1977; Wiles and Bondi 2002). Others believe education should transmit a country's social and intellectual heritage; that is, tradition-bound indoctrination. Called *essentialism*, this approach values discipline, hard work and respect for authority, intending for students to accept society's standards (Olvia 2001; Parkay and Hass 2000). We seldom see these two approaches reflected in consumer education curricula or conceptual frameworks, unless maybe in the form of Amero- or Euro-centricism (ignoring anything outside of the North American or European spheres of knowing). As well, one could argue that educating people to see themselves as major economic players in a market economy, whose primary role in a consumer society is to consume, may be a reflection of essentialism because the curriculum would be transmitting a nation's predilection to see itself as a consumer society.

Academic rationalism is an approach to education that favours teaching the three Rs (reading, arithmetic and writing); that is, teach only the subject areas deemed most important. Teachers help students master disciplinary or subject matter content and intend for them to be able to make logical, rationale judgements (Marsh and Willis 1999; McNeil 1977; Wiles and Bondi 2002). This approach is very common in schools (Zuga 1989), but is seldom associated with consumer education because consumer education is not considered one of the three Rs. Indeed, it is often characterized as a fringe subject, not essential for graduation competences, and is placed on the margins of the mainstream curricula, cancelled, or not taught at all (see OECD 2009).

Through a *cognitive lens*, students are taught to learn how to think beyond school, not just to learn content and facts in school. This approach is process oriented and the subject matter is viewed as a tool to develop intellectual prowess that will serve people during their lifetime (Olvia 2001; Parkay and Hass 2000). It is very conceivable that consumer education courses could be informed by this philosophical orientation, especially if they focus on critical thinking, critical reflection

and problem solving. From this perspective, consumer education would be so much more than just facts, information and advice about things; it would teach students how to think and reason their way through any consumer situation, confident in their problem solving.

The *social adaptation* approach informs the student about how to *manage* existing social problems rather than how to fix them or to change society. The intent of education would be to serve the needs of various groups of society, to maintain the status quo and to get students to conform to, and fit into, the existing social order (Eisner 1979). It is quite conceivable that consumer education that strives to teach people how to be “good consumers” falls under this philosophical umbrella. Conversely, the *social reconstructivism* philosophy assumes the school should be an instrument of social change. Students are taught to be citizens, to participate in building democracy. They study the social problems of the day and are challenged to actively participate in their solution (Olvia 2001; Parkay and Hass 2000). Such consumer education initiatives would embrace the idea that schools can be agents of social change and are appropriate venues for challenging the consumer society and the ideology of consumerism.

Others assume that education should help students learn what is important to them in their everyday lives, rather than learning enduring truths or how to change the system. Called *progressivism*, teachers are facilitators who begin where the students are and lead them to appreciate that what they are learning can enhance their lives. Through real life experiences, in addition to class time, this approach favours authentic learning experiences that center on the real life of the students. The intent is to foster self-esteem and character development through a respect for the mind/body/spirit/emotion connection. This approach strives to create independent thinkers acting for the public good (McNeil 1977; Olvia 2001; Parkay and Hass 2000; Zuga 1989). Consumer education initiatives that advocate for sustainable, moral and ethical consumption might fit within this philosophical approach. They would strive for moral and ethical consumption decisions that respect the common good. As well, those initiatives grounded in social learning theory also would embrace a progressive perspective (McGregor 2009).

The *self-actualization (humanistic/personal relevance)* approach to education focuses on helping individual students learn to cope with problems that have personal significance, personal meaning (rather than to solve social issues). The intent is to develop their inner potential and personal autonomy (to be a self-governing agent). Teachers are mentors and guides who aim to ensure the curriculum is personally relevant for their students (Olvia 2001; Parkay and Hass 2000; Zuga 1989). Excessive consumerism is a social issue so it would not be addressed within this approach. But, individual consuming can bring personal meaning and give a person a sense of power (autonomy, personal independence), albeit misplaced in a consumer society. Helping students appreciate *what it means* to live in a consumer society might be a focus of consumer education predicated on self-actualization and personal relevance. With these insights, they could become more responsible, self-governing market agents and citizens.

The *existential* approach to education involves students seeking the meaning of life. This approach is focused on emo-

tions, thoughts, actions and responsibilities as they relate to one's purpose in life. Students are taught they have freedom of choice yet have to be responsible for the consequences (free exercise of moral decisions). The curriculum places heavy emphasis on the humanities and fine arts, history and religious studies, presuming students will profit from the insights and judgements artfully expressed by others (Marsh and Willis 1999; McNeil 1977; Wiles and Bondi 2002). Recent conceptualizations of consumer education have begun to favour a focus on morality and responsible choices and perhaps the existential perspective is reflected in the increasing focus on “What is the good life? Who am I if I do not consume?”

The *personal-global* orientation to education is an integration of cognitive, self-actualization and social reconstructivism. It presumes each individual student is a unique, holistic being who is continuously in the process of becoming, seeking full integration with his or her changing environment. The focus is on social change, global citizenship and stewardship (Jewett and Ennis 1990). In likeminded fashion, a *critical* approach to curriculum strives to help students engage in critical reflection (seeking insights into power relationships), leading to consciousness raising and emancipation from oppression, exploitation, discrimination and marginalization (Eisner 1979). These two approaches to consumer education are becoming increasingly prevalent through linkages with global education, citizenship education, and education for sustainability (McGregor 2010a, c; Thoresen et al. 2010). Indeed, they are readily reflected in McGregor's (2005) Type 4 consumer education: empowerment approach for mutual interest.

Philosophically Augmented Typology of Consumer Education

Except for perennialism and academic rationalism, it is fairly easy to place consumer education within the collection of dominant educational philosophies (see Figure 2). On a related front, intriguing work has been done around the topic of the relationship between the way consumer education is taught and the kind of consumer that is formed (Flowers et al. 2001; McGregor 2005; Sandlin 2004). The following text integrates these two ideas to develop a philosophically augmented approach to consumer education.

As a caveat, most consumer educators will likely employ several philosophies and teach a meld of different types of consumer education. It is not unseemly to teach both consumer information, protection and advocacy in combination with consumer citizenship and sustainability. For the sake of discussion, however, each of the four types of consumer education depicted in Figure 2 is discussed separately.

Type 1: Consumer Information, Protection and Advocacy

Type 1 consumer education would provide people with information, facts and ideas that affect their economic interest in the marketplace: information symmetry, choice and competition, fairness of contracts and transactions, redress and complaint options, opportunities for a political voice, and strategies to reduce or mitigate vulnerabilities and minimize risk and harm (McGregor 2005, 2011). It would help people navigate their consumer world so they can fulfil their role of contributing to

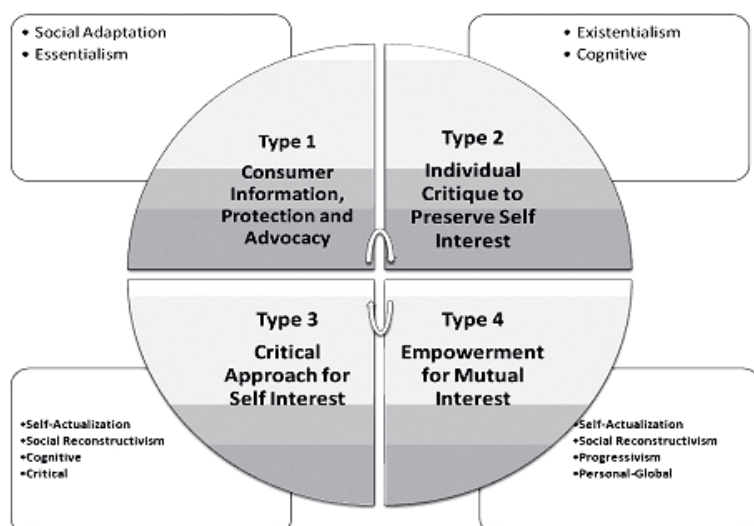


Figure 2: consumer educational philosophies

the economy. Both social adaptation and essentialism resonate with this type of consumer education. They would help an educator affirm the prominence of a consumer culture and propagate the idea of Eurocentricism, making it easy for students to ignore other human beings and to favour their nation and themselves as they consume on a daily basis.

Type 2: Individual Critique for Self Interest

Type 2 consumer education would entail learning to question what it means to live in a consumer society, but to do so to serve one's own self interest. It would be focused on individual critique to preserve one's self-interest in the economy. Using reflection focused on self-preservation, people would learn to take care of themselves in ways that move beyond Type 1 protection of financial interests or mitigation of personal harm from faulty goods or services. People would try to simplify their lifestyles and spending patterns so as to not be so inundated with the pressures of the consumer society. This paper proposes that educators drawn to this type of consumer education would likely embrace existentialism, cognitivism or both philosophies. Respectively, the purpose of consumer education would be to help students examine the relationship between consuming and their purpose in life and/or to teach them critical thinking, reflection and problem solving skills that would serve them their whole life.

Type 3: Critical for Self Interest

Type 3 consumer education focuses on people changing just their own behaviour in order to serve their own interest, *and* that of the environment. This type of consumer education would teach people to be critical citizens in their consumer role, becoming ethical, green and/or anti-consumers. It would help people begin to examine the structural factors and economic and social inequities that disempower them to act in their *own* self-interest. The social and human impact of consumption are not the main focus of this approach. The main focus is to free oneself from the ideological grasp of the marketplace and consumerism so that one can change one's own lifestyle and become more ecologically responsible (i.e., feel better about

themselves while consuming). Educators drawn to this type of consumer education would likely embrace one or more of self-actualization, social reconstructivism, cognitivism and critical education philosophies.

In more detail, through a self-actualization lens, the purpose of consumer education would be to help people explore the personal meaning that consuming brings to their lives. Through social reconstructivism, educators would view the school as an agent for social change, using consumer education as a vehicle to study consumerism as a pressing social problem requiring immediate redress. Couple with this teaching students how to "think for life" (cognitive) and to be ever critical of oppressive power relationships in a consumer society, replete with structural violence, and one is able to implement Type 3 consumer education.

Type 4: Empowerment for Mutual Interest

Type 4 consumer education would facilitate people finding their own inner voice, inner peace and inner power, releasing their potential as human beings. The purpose of this type of consumer education would be to emancipate people from the chains of the consumer culture, freeing them to strive for a culture of peace by consuming differently. As well, people would learn to think beyond their private, materialistic sphere and embrace an abiding concern for the commons (other human beings, species and the planet), which they would appreciate is profoundly affected by unsustainable, unethical, irresponsible, even immoral consumer behaviour. In addition to self-actualization and social reconstructivism (per Type 3 consumer education), educators drawn to Type 4 would likely favour the progressivism and personal-global philosophies.

In more detail, using authentic, real life learning experiences (progressive), consumer educators would strive to employ a holistic, integrated approach. Everything would be viewed as interconnected and interdependent, part of a global system. Students would be socialized to see themselves as consumer-citizens, gaining respect for being accountable human beings as they learn to consume with a conscience (personal-global). They also would learn to approach the act of consumption through a moral lens, holding themselves and everyone else responsible for their consumer choices (progressive).

Through a self-actualization lens, Type 4 consumer education would facilitate learners gaining freedom that comes from knowing who they are and how they have been shaped by their social, economic and political world. From a personal-global philosophy, Type 4 consumer education would entrench the importance of always questioning what it means to live in a consumer society and of knowing deep inside that there are alternatives (e.g., sustainability, stewardship, fellowship, peace and justice). Using the social reconstructivism philosophy, educators would assume that the purpose of Type 4 consumer education is to facilitate change from the bottom up, assuming that the world is everyone's home and that social structures that are created by people (e.g., consumer society, global markets) can change so they serve the people and not serve those in concentrated power. The progressive philosophy supports the

premise that, through empowerment, people can learn to hold a moral vision for the common good, living in harmony with all living species – a position that engenders hope, a connection with the future.

Conclusion

This paper represents an inaugural attempt to connect educational philosophies with consumer education. The intent was to shed light on how one's beliefs about the purpose of education can shape the kind of consumer education offered. The latter deeply shapes the kind of consumer that is formed through formal consumer education programs and initiatives. In summary, the *purpose of consumer education* can range from: (a) accepting one's place as a key player in the marketplace, played out in a consumer society (preserve self-interest); (b) questioning what it means to live in a consumer society so one does not continue to be oppressed (preserve self-interest); (c) becoming critical citizens in one's consumer role by challenging the tenets of a consumer society (preserve self-interest); to (d) self-actualization leading to the release of one's potential to consume differently to change the entire system (ensure mutual interest).

Without a doubt, an educator's predisposition or openness to particular educational philosophies will affect his or her's understanding of the purpose of consumer education. There is a profound relationship between an educator's assumptions about the purpose of education and consumption-related education. Given this relationship, consumer educators could benefit from becoming philosophically savvy and philosophically inclusive if they wish to address the pressing moral and ethical multilemmas emerging in our consumer society.

Annotations

- 1 When the project started, DOLCETA stood for the development of online consumer education tools for adults. As time went on, the DOLCETA name stood but the focus became broader with resources also focusing on primary and post primary learners. All 27 EU countries are involved with funding coming from the European Commission (<http://www.DOLCETA.eu>). PERL is based in Norway but involves many EU countries, and is also funded by the EU (<http://perl.nxc.no>).

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