New Brunswick Home Economics Association
2009 Conference
University of Moncton, New Brunswick
Keynote
Contemporary Family Economics: A Call for Transformation[1]

Sue L.T. McGregor PhD
MSVU sue.mcgregor@msvu.ca
Http://www.consultmcgregor.com

This conference has a two-part theme: past, present and future and ever-evolving family dynamics. As well, my talk has been graciously sponsored by the Canadian Home Economics Foundation's (CHEF) Edith Rowles Simpson Family Finance Award. I wove the three concepts together (evolving families, finances and moving from past to future) and came up with the title *Contemporary Family Economics: A Call for Transformation*. This title reflects my interest in moving forward from our comfort level with our professional past in such a way that home economists transform, leading to a different practice with contemporary, dynamic families, especially as they struggle with today's economic climate.

Changing Family Demographics

Let's start with the familiar. Families are changing. Here are some compelling demographic illustrations of the evolving dynamics of family life (McGregor, 2006a):

- 10 years ago, there were 29.5 million Canadians living in **11.5 Million private households,** where 98% of Canadians lived (the other 2% were in institutions or were homeless).
- Of those Canadians *living in private households*, 87% were **in a family**, 10% **lived alone** and 3% lived with non-relatives (or relatives).
- **Families *look different.*** Of the 8.7 million *families* in 2005, 70% were married couples, 14% were common-law couples, and 16% were lone parents.
- Almost half of the Canadian population is married (49%), another 42% is single and never married, 6% are divorced and 5% are widowed
- People are **marrying later** (not until mid-30s) and are **starting families much later**, into late 30s or older (48%). Close to 10% of kids under the age of 4 have a **Mom who is over 40.**
- There are **fewer marriages** (9% drop) and more and more people don't ever intend to be married. There is a 30% decrease in the expectation of ever being married.
- There are now more **unmarried people** than legally married people - first time in Canadian history.
- Close to 40% of marriages **end in divorce** (often after 11 years).
- 75% of divorced people **remarry.**
- Over two-thirds (66%) of **common-law relationships** (markedly on the increase - up 133% in 20 years) end or dissolve.

[1] I am very grateful to Elizabeth Goldsmith (Florida State University) and Tahira Hira (Iowa State University) for providing comments on this talk.

- One-quarter of kids under the age of six experiences parental separation ("**divorced kids**"), often ending up in joint custody (43%), a new trend, up 33% and rising.
- The number of **step-families** increased 17% in six years, and continues to increase.
- 1 in every 200 families is a **same-sex couple** (up 32% in just five years).
- Two-thirds of Canadian *families* **have children**, meaning one third have **no children** (willingly or not). Close to 20% decide to be child-free, a growing percentage are *unintentionally childless* and 7% of couples experience fertility problems.
- 75% of Canadians aged 20-34 **do not intend to have children.**
- Currently, 43% of Canadian families have **one child** (down 95% from 20 years ago). Said another way, half of the kids in Canada do not have a brother or a sister (and fewer and fewer cousins or aunts and uncles).
- There has been an 83% increase in **stay-at-home Dads** since 1976 (12% in 2005).
- 15% of Canadians report having some level of **disability** (1 out of 7 people), most of them seniors (51%).
- The **population is rapidly aging.** Nearly 15% are over the age of 65 now, with predictions this will rise to 20% by 2030 (33% increase). By world standards, Canada is old.
- At the same time the population is aging, **youth** are delaying their transition to adulthood. They are taking a lot longer to leave home, finish university, find a full-time job, get married, have children and do other things grownups tend to do in Canadian society. These familiar milestones, which mark increasing maturity and responsibility to society, are being put off, even avoided. The result is personal and financial insecurity, identity confusion, stress and deeply changed family dynamics (**boomerang generation**).

Changing Financial Circumstances

Yes, unequivocally, family dynamics are changing. Within this chaotic milieu, it should not be surprising that family finances also are changing:

- In 2004, Canadian consumers collectively owed $752 billion, up 36 per cent from 1994 (adjusted for inflation). In 2009, Canadians hold $1.3 trillion in **debt** (including mortgages). My calculator does not have enough zeros to calculate the percentage increase, it is so huge.
- The **savings** rate in Canada has fallen to less than 0% (in the 1980s, it was 20%), at the same time that 96% agree they must save for the future.
- For every $1.00 of disposable income (take-home pay), Canadians **owe** $1.16 before they every start spending. They are in the red (bleeding financially).
- 30% of Canadians don't think they can **retire** at age 65.
- More than half do not contribute to RRSPs (yet 88% believe it is important to do so).
- 25% of Canadians **earn** less than $10.00 an hour (30% earn less than $400 per week).
- 30% of Canadians work in part-time or temporary **jobs** meaning they likely do not contribute to CPP, Employment Insurance (EI) or have any health benefits.
- Many new jobs (over half) are called **nonstandard jobs**, meaning they are *not* 9-5 with weekends off and two weeks paid vacation; instead, people work shifts, hold several jobs.
- Over two-thirds of Canadian families have both parents (partners) in the workplace **(dual income couples**).

- 25% of the Canadian population has both adults working while caring for children, elders, relatives, even neighbours (**sandwich generation**), 80%, working full time.
- Consumer **bankruptcies** are climbing at an alarming rate (up 25% in the month of February 09 compared to February 08). In the last 20 years, they have increased 112%. In just the last year, they increased 16%. Three out of every 1000 Canadians now files for bankruptcy.
- And, more and more Canadians are opting for a pay back plan (called **consumer proposals**), up 20% in just the last year, and 900% in the last 25 years.
- And, most telling, 92% of Canadians feel they **have more debt** than just five years but only 7% think this is OK.
- Eighty-six percent (86%) believe that families are experiencing more **credit distress** than they did five years ago - and the facts bear this out.

You get the picture. Home economists have to find a way to work with and for families within this evolving context of changing families and their finances. For generations, members of the profession were socialized to be experts in teaching families to be *better managers*, and to do so from a technical perspective (helping them cope with the situation by learning new skills). Most of us are familiar with this lament - that home economists are too technical (e.g., McGregor et al., 2004; McGregor, 2007b). My intent today is to take us beyond this familiar stance and help us begin (or continue) to think about how we can change so we become leaders in helping families transform into reflective, social change agents so families can improve the system within which they live on a daily basis. Rather than just learning new skills, families need to change themselves and then change the system (McGregor, 2006b, 2007b). To do this, they must learn to become leaders as well as better managers.

I intend to go about this in two steps. First, I will reframe the way we perceive family finances, challenging our traditional worldviews (see also McGregor, 2008c). Second, I will identify familiar concepts and constructs that we use to shape our current practice and then suggest new directions for us to consider.

Reframing Our Approach to Family Finances

In an interesting analysis that compared bankruptcy policies in three countries, McGregor, Klingander and Lown (2001) concluded that these policies are predicated on the assumption that consumers have failed as credit and debt managers. They need to be rehabilitated. They need more and better consumer education where they learn better management, record keeping and budgeting *skills*. Think about that for a moment. Why assume the consumer or family has failed if they get into debt? Why not question the nuances of what it means to live in a consumer society, and blame society for letting consumers down? Why not challenge the way our credit-oriented society is organized, and question the role of the institutions that have been put in place to ensure that daily life is predicated on credit? Why penalize consumers and not take the credit-lenders to task? Why reprimand consumers, laying huge guilt trips and emotional stress on them, and not hold lenders accountable for irresponsible lending practices? Why claim that consumers are financially illiterate, designing policies to *fix them*, and not focus on the bankruptcy system, credit lending system, financial system and attendant legislation and regulations that perpetuate systemic financial injustices?

Why lament that consumers do not value solvency and credit worthiness yet not question the deeply entrenched neo-liberal ideology that informs their every living moment? This ideology values individualism, less government, deregulation (meaning less consumer protection), property ownership, and competition in a free market (no barriers to trade). Unions are frowned upon. Self-interest trumps the good of society and others. Individual success is measured through endless work and ostentatious consumption. Any concern for the social conditions of production (worker and human rights) are not highly valued in this ideology.

Neo-liberalism often operates hand-in-hand with capitalism, which values profit, economic and technological progress (assuming human progress will follow), the accumulation of wealth, and production (labour) and consumption as key roles for citizens in society. The role of people in government is to ensure the sanctity of the contract and property rights. The sole role of the laborer is to sell his or her services and skills to make money. The sole role of the consumer is to spend, to buy more and more. The sole role of the producer is to make more and more so as to create private wealth and invest the wealth to make more. A vicious cycle is set in place, reified in economic theory: profit, wages and commodities, cycling from producer to household.

Couple these two ideologies with social Darwinism, characterized by a survival-of-the-fittest mind set, and you have a recipe for consumer indebtedness. People who cannot afford to pay for a good or service do not deserve it and deserve the life they get. Monies for elders, children, the sick and people experiencing life transitions are considered to be wasted because these people are not economically productive members of society. Rather, this ideology favors giving tax dollars to people who know how to make more money (give resources to the strongest in society) and the results will trickle down to those who work hard and, thus, deserve it. People should not need help adapting to changing situations. Those people who can reason out their choices are most deserving because they are deemed most fit (able). A telling consequence is that people who are in debt *get with they deserve* and should live with the consequences. It is their fault that they failed; supporting them is a drain on scarce resources.

Families are wallowing in this ideological quagmire on a daily basis, often in total oblivion to its influence. When they are told they failed as credit users in society, they assume the guilt, shame, anger and fear that go hand-in-hand with this accusation. Why hold consumers to such high standards as human beings when we do not deeply analyze what it means to live in a consumer society, one that has the values of the market at its core? In a consumer society, people build their identity out of things; put a lot of energy into consuming and leisure, rather than personal relationships; believe that money is the key to happiness; strive to keep up with the Jones in order to fit in and belong; use products and services to convey status and belonging; and, believe that money can solve all of their problems. **All of this requires money** - often in the form of credit. Too much credit can lead to indebtedness and too much of this can lead to insolvency and bankruptcy. Worse still, in a consumer society, people eventually begin to think that things are out of whack, their priorities are mixed up, and their moral center is lost - so they spend more to cover up their fear, anger, hopelessness and anxiety.

To complicate matters, as people continue to spend and spend, they are being labeled as unethical and immoral consumers because their purchases are harming others, those living elsewhere, those not yet born and the planet. Rather than blaming either or both of the ideology of consumerism and a globalized marketplace controlled by powerful neo-liberal corporations, consumers are being blamed for the decline of the planet and infringement on the human rights of those who make the products or deliver the services. Only recently have corporations begun to be held responsible (corporate social responsibility movement) and governments accountable for the way the global market is structured (e.g., the United Nations Sustainable Consumption Guidelines). Consumers spend in a marketplace that is inherently violent because of the actions of others beyond their immediate control (corporations and governments). Rather than characterizing consumerism as structural violence and taking issue with the way society has organized itself around consuming, we *blame the victims* living within these societal structures.

A New Generation of Home Economics Ideas

This is a profoundly different way to understand the daily lived experiences of contemporary Canadian families facing financial pressures and challenges in their role as consumers. To embrace this interpretation of changing family dynamics, many home economists will have to shift worldviews and consider the merit of a new generation of home economics concepts - paradigms matter (McGregor, Pendergast, Seniuk, Eghan & Engberg, 2008). Table 1 provides a brief overview of what some of these new ideas might look like. Rather than providing definitions for each of these, I will weave most of them together into a new fabric for practice, relating the discussion to the portrait of contemporary families and their financial challenges (I am aware that I am mixing metaphors).

Table 1 Next Generation of Home Economics' Leadership Ideas

Familiar Ideas	**Ideas for New Directions**
Defining Family	
Defining families by what they look like	Defining families by the six major roles they fulfil as a social institution
Focusing on Family Literacy and Financial Literacy	Focusing on Becoming Family Literate
Professional Competencies, Philosophy and Mission	
Integrated approach (balance and harmony)	Integral approach (tension and chaos)
Interdisciplinary practice	Transdisciplinary practice
Focus on well-being and quality of life of individuals and families	Focus on the human condition of the human family
Transactional and transmissional leadership	Transformative leadership (even integral leadership)
Patriarchal	Beyond patriarchy
New Focus on Consumerism	
Consumer	Consumer-citizenship and accountability
Consumer rights and responsibilities	Include *human* rights and responsibilities
Ethical consumption	Consumer Moral Leadership

I started this discussion by painting a picture of what families look like. I consciously used what is called a *structural definition* of families. From this perspective, people's view of families becomes narrowed to labels: same-sex, lone parent, common-law, divorced, old, married, single, homeless . . . Each of these labels is loaded. People should be very concerned with labeling specific family structures in isolation from other information. Labels often come with negative and demeaning images and implications, revealing society's biases, prejudices, and assumptions about what counts as deserving or not. When people are 'taken in by a label', they are taken in by invalidated opinions and beliefs - assumptions. These assumptions become stereotypes, which can become vehicles for dismissing the value or potential contributions of people. The nuances of life are lost when families are labeled with one word (Gallozzi, n.d).

A preferred approach adopted by the United Nations and most home economics organizations (including IFHE and the former Canadian Home Economics Association) is a *functional definition* of families (McGregor, 2009a). A functional definition of the family assumes that families are the cornerstones of society, a key institution that provides customs, practices, relationships, and behavioral patterns of importance in the life of communities and societies. They perform six main functions: (a) emotional care and physical maintenance of the household and group members; (b) addition of new members; (c) socialization and education of children into adult roles and responsibilities via relationships and family dynamics; (d) social control of members, setting boundaries and protecting the vulnerable; (e) maintenance of family morale and motivation; and, (f) consumption, work and exchange and distribution of material goods and services.

From this perspective, home economists must move far beyond the label of, for example, "single Mom" and become concerned with how living within this family structure complicates the ability to meet each of these six basic societal functions. Mere descriptions and labels are no longer sufficient. Full contextual information is necessary, as is a fuller array of dispositions and professional competencies and philosophies (see McGregor & MacCleave, 2007). To illustrate this point, teaching a single Mom more skills for how to live on a low-income budget does not begin to address her reality of living in a patriarchal society that grants privileged status to males, and permits or encourages their domination of women. Patriarchy assumes that society should be gender-based (men and women have strict roles with attendant societal expectations of them within these roles). Unless challenged, this assumption becomes the central value of society and any policies or programs designed for its citizens. Single Moms are presumed to have failed in some way because they exist outside the norm of the father as breadwinner and the mother as stay-at-home care giver. Because they are not the norm, single Moms are not deserving of support within the patriarchal society. Home economists must find a way to practice outside of the confines of patriarchy (Pendergast & McGregor, 2007). This entails re-conceiving power as creative, participatory and mutually shared (power through or power with, rather than power-over). This approach to power values justice, peace, non-violence, care and giving, and solidarity.

Also, families need help performing these six functions. As a social institution, families have responsibilities to other social institutions, and these institutions have responsibilities to families (e.g., the economy, labor market, governments, law and justice, faith, health). Interestingly, when sister institutions change, they are said to be in transition, leading to a new state. When families try to keep up by changing their structures and how they fulfil their societal functions, they are said to be in crisis. Families are a source of stability and promise, a powerful force for progress and development, a counterweight to alienation and existential despair, and a defense against societal breakdown and disorder. Their enduring strength is paramount to the future of the world. This help can come in many forms. In addition to the traditional work, career and money management skills, this help can include problem solving and decision making skills as well as communication skills. Furthermore, people in families require personal relationship skills, along with citizenry and past-present-future oriented skills. The two latter skills enable them to take on leadership roles and embrace the consequences of their actions as a social unit and world citizens. Otherwise, the most basic social unit at the heart of our ever-changing society cannot fulfil its contributions to human life (McGregor, 2009a).

The functional definition of families as a powerful social institution and the power of patriarchy and other ideologies open the doors for us to consider the main focus of our practice. The previous text frequently referenced or inferred reference to such global values as justice, solidarity, rights, inclusion, peace, and security. Traditionally, home economics has been focused on family well-being and quality of life (McGregor & Goldsmith, 1998). Perhaps it is time for us to shift our focus to a more compelling cause - that of the human condition. Marjorie East had the same notion in 1979 when she said home economics entails a focus on the home and family for the betterment of humanity and society. Brown (1993) also advanced this theme when she suggested we adopt a normative approach to well-being. Instead of *describing* the economic, social, physical and emotional states or conditions of families and individuals (dimensions of well-being), we would go further and *interpret* those conditions using concepts such as: justice, equity, fairness, freedom, human rights, human security, resiliency, participation, power, responsibility, and interests. McFall (2007) coined the phrase *qualities of living* to replace well-being and wellness. A group of home economists in Japan is re-framing their practice with a focus on the human condition (Fusa, 2004). They proposed that protecting the home, the domain where families live, from the rampant incursion of the ills of an industrial society, will promote the complete actualization of the true human nature and the soundness of human life.

I am working on a monograph right now that traces our 100-year story, making the case for our readiness (or not) for this idea (McGregor, 2009d; see also McGregor et al, 2008). I have discovered that home economists seldom use the expressions ‘the *individual condition’* or ‘the *well-being of humanity’*, but we are starting to (see previous paragraph). Although wellness and well-being are usually used in conjunction with individuals and families (and communities), the notion of condition is usually associated with all of humanity. This usage occurs because condition means existing circumstances. The human condition refers to the past or current lived experiences, the current state of affairs of a collective people - the human family. The current state of affairs is one of injustice, inequality, lost opportunity, reduced potential, and huge power differentials leading to hopelessness and despair - not a pretty picture. As an aside, for six years now, I have been writing about another line of thinking that offers a new approach to addressing the problems of the world - transdisciplinary inquiry (e.g., McGregor, 2004; 2008b, 2009e). It pushes us beyond our conventional interdisciplinary approach to one that entails creating synergy between the academy and civil society to address the human condition. It is too detailed for the time I have today, but you are welcomed to read more at **http://www.consultmcgregor.com**.

Two insights can be garnered from this discussion so far. Families are definitely living in a messy, complex, emergent set of conditions and are not in this mess because of just their actions alone, although they do have to shoulder some responsibility for the human condition that they jointly co-create. These insights open the door for two additional new concepts: integral practice and consumer moral leadership. The former idea is addressed first. In the past, home economists were taught to value a holistic, *integrated* approach to practice (e.g., Bubolz & Sontag, 1988; McGregor, 2009c; McGregor & MacCleave, 2007). Because of the emergent complexity of the human condition (chaotic change), I suggest that it is time to move to integral practice. Although integrated and integral both have the same Latin root, *integrare*, which means to make whole or to make complete, they take on different meaning in discussions of an integral approach to practice. O'Sullivan (1999) explained that integration conveys images of balance, equilibrium and harmony while integral emphasizes the emergent and healthy tension that holds things together as they continually evolve - order in chaos. While integration strives for certainty, order, and sureness, integral respects uncertainty, disorder and insecurity. Integral reflects the reality of the creative dynamic and evolving nature of human and natural processes, while integrated places a lot of emphasis on harmony within systems. Falling back on an integrated approach to practice does not adequately serve families who are struggling to manage the tensions inherent in their daily life. They are living in complex situations rather than dealing with disparate complicated problems.

Home economists are familiar with working on complicated problems. But, there is a difference between a complicated problem and a complex situation (such as the contemporary familial context). The former is hard to solve because it is intricate and detailed. We have historically helped consumers solve complicated problems by informing their consumer decision making process, often with technical, *how-to* information. A complex problem has the additional feature of emergence, the process of deriving new and coherent structures, patterns, and properties, which begin to appear as a result of the interaction inherent in the web of relationships between people. It is one thing to untangle the strings of a complicated problem, but quite another to re-weave them with new strings into a new whole. This new weave keeps changing because new and coherent structures, patterns and properties *emerge* as a result of the interactions between people trying to address the situation while working within a web of changing relationships. The energy created, the information generated and the partnerships formed also constantly change as understandings about families' contemporary conditions change - everything is in flux and *in-formation* (McGregor, 2007a, 2009b).

I have already painted a picture of the *consumer as victim* in a marketplace that is structurally violent and predicated on the neo-liberal, patriarchal, capitalistic, social Darwinistic worldviews. But, families and consumers are human and they do have to assume some level of responsibility for their actions. To balance the consumer as victim scenario, home economists will also have to create an alternate focus of consumerism, one that embraces consumers as world citizens, fellow human beings living in a finite world, together. As they struggle within today's ideological quagmire to deal with complicated problems in a complex, emerging situation, they do have to be accountable for the consequences of their decisions. To that end, I suggest that home economists can augment their traditional approach to consumer well-being and welfare, with its focus on consumer interests, rights, and the ethical nature of their consumption decisions. They can turn to powerful new lines of thinking that favour consumer-citizens, human rights and responsibilities, and consumers as moral leaders.

In more detail, a consumer citizen is "a responsible consumer, a socially-aware consumer, a consumer who thinks ahead and tempers his or her desires by social awareness, a consumer whose actions must be morally defensible and who must occasionally be prepared to sacrifice personal pleasure to communal well-being" (Gabriel & Lang, pp.175-176). Szmigin, Carrigan and McEachern (2009) defined a *conscious consumer* as one whose purchases include ethical choices. The latter entail the resolution of ethical dilemmas, situations wherein any choice made has the potential to harm someone. Home economists are familiar with ethical dimensions to practice. Ethical refers to the *character* of a person (good or bad). A new concern for home economists is the morality of people's consumption *behaviour*, a concern for the rightness or wrongness of the intent behind their consumer actions as well as the actual consequences to others (McGregor, 2008a). Home economists must refrain from denying the moral agency of consumers and start, or continue, to appreciate the moral, relational aspects of consumer power - people are connected to each other, other species and the earth. People have a *moral duty* to deal with the intentional and accidental consequences of consumption to ensure a safe and healthy world and natural environment for current and future generations. An inherent part of this duty is the decision of home economists to augment our traditional concern for consumer rights with those of human rights. As responsible humans acting as consumers, people can make a profound difference in the world through their consumer decisions.

Answering the Call for Transformation

We are nearing the end of this talk. It is titled *Contemporary Family Economics: A Call for Transformation*. Both families and their finances are changing. Home economists have a chance to reframe these changes in such a way that they appreciate the merit of changing their approach to practice - to transform their worldviews, challenge their assumptions and look for alternatives. The final suggestion of the day is that we move from helping families be better managers (in our role as transactional and transmissional leaders) to helping them become leaders. This shift entails donning a new leadership hat - that of a transformational leader. Wearing this hat, woven from the fabric created in this discussion (to carry the metaphor to its logical conclusion), we would deliberately bring about results that alter people's lives, in this case contemporary Canadian families influenced by an ideological quagmire and complex social, economic and cultural milieus. Transformational leaders do not assign blame, offer rewards for complying with societal norms, or tell people what to do from a position of power over them, expecting them to follow (as do transactional leaders). This stance would simply mire families deeper in today's ideological quicksands, ensuring they continue to be viewed as financially illiterate, inept credit and debt managers, unethical consumers and deserving of what every financial misery they find themselves experiencing. Families would continue to feel undervalued and under supported as a social institution, leading to apathy and resentment. They would end up not trusting the system, and turn to an "everyone out for themselves" attitude, just to survive (McGregor, 2006b).

Transformational leadership calls for *much more* from home economists. We have to be open to introducing radical change to the Canadian system, and Canadian families. We have to develop and articulate a powerful vision for the future and work to achieve this vision by drawing on the power created through fostering families' potential and energy. We must become so convincing of our convictions that families actually become empowered enough to rise above their suspicions, fears, anger and uncertainties. If home economists can learn how to stand in the center of this ideological mess and amass innovative ideas, change agendas and energy around them, then people will be drawn to us. They will come to expect us to unearth underlying assumptions about consumer life in the 21st century, to raise people's consciousness of the import of living in complex, emergent times while blind to the power of ideologies. Transformative leaders will help people enlarge their vision of the world, help them dream bigger, eventually changing the system (McGregor, 2006b).

Once home economists and Canadian families begin to *own the change* that is needed to enrich people's lives and free them from oppressive ideological chains (a Gandhian vision), they will be willing to passionately work for a new vision for Canadian families (McGregor, 2006b). Individual practitioners have a choice of which leadership approach they intend to embrace. Their choice affects the nature of their practice, thereby the future of the profession. More immediately, their leadership choice directly impacts contemporary Canadian families, and their financial dilemmas. I will end with one of the best descriptions I have ever found of a transformative leader - *they are courageous, creative deviants who challenge the status quo and help others become galvanized, energized and focused on change that is for the good of humanity.*

References

Bubolz, M., & Sontag, S. (1988). Integration in home economics and human ecology. *Journal of Consumer Studies and Home Economics, 12*(1), 1-14.

East, M. (1979). Comments on the paper, 'Home Economics: A Definition'. In M. Brown and B. Paolucci, *Home economics: A definition* [mimeographed] (pp.136-142). Alexandria, VA: American Association of Family and Consumer Sciences.

Fusa, S. (Ed.). (2004). *A philosophy of home economics*. Fukushima, Japan: Koriyama Women's University Press.

Gabriel, Y., & Lang. T. (1995). *The unmanageable consumer*. Thousand Oakes, CA: Sage.

Gallozzi, C. (n.d.). Labeling people: Avoiding the consumption of assumption. *Personal-Development.Com Newsletter* [Article # 170]. Retrieved April 19, 2009 from **http://www.personal-development.com/chuck/labels.htm**

McFall, B. (2007). *Qualities of living: A platform for practice* [Monograph]. East Lansing, MI: Kappa Omicron Nu.

McGregor, S.L.T. (2004). Nature of transdisciplinary research and practice. *Kappa Omicron Nu Human Sciences Working Paper Series*. Retrieved April 20, 2009 from **http://www.kon.org/hswp/archive/transdiscipl.html**

McGregor, S.L.T. (2006a, November). *Monograph: Changing family demographics*. Retrieved April 17, 2009 from http://www.consultmcgregor.com/documents/publications/canadian_family_demographics_2001_census.pdf

McGregor, S.L.T. (2006b). *Transformative practice*. East Lansing, MI: Kappa Omicron Nu.

McGregor, S.L.T. (2007a). Consumerism, the common good and the human condition. *Journal of Family and Consumer Sciences, 99*(3), 15-22.

McGregor, S.L.T. (2007b). Intellectual showcasing: Articulating the thinking behind our practice. *Nurture: Research Journal for Human Civilization*, 1(1), 2-7. Retrieved from **http://chek.edu.pk/Nurture-1.1.pdf**

McGregor, S.L.T. (2008a). Conceptualizing immoral and unethical consumption using neutralization theory. *Family and Consumer Sciences Research Journal* ,36(3), 261-276.

McGregor, S.L.T. (2008b). Future proofing: Transdisciplinary ambassadors for the human condition. *International Journal of Home Economics, 1*(1), 31-37.

McGregor, S.L.T. (2008c). Ideological maps of consumer education. *International Journal of Consumer Studies*, *32*(5), 545-552.

McGregor, S.L.T. (2009a). Becoming family literate: A new construct and platform for practice. *Journal of Family and Consumer Sciences*, *101*(1), 60-66.

McGregor, S.L.T. (2009b). Integral leadership s potential to position poverty within transdisciplinarity. *Integral Leadership Review, 9*(2), http://www.integralleadershipreview.com/archives/2009-03/2009-03-article-mcgregor.php

McGregor, S.L.T. (2009c). International conceptualizations of a 21st century vision of the profession. *Kappa Omicron Nu FORUM*, 18(1), **http://www.kon.org/archives/forum/18-1/mcgregor.html**

McGregor, S.L.T. (2009d). *Monograph: Locating the human condition concept within home economics*. Unpublished working paper, Seabright, NS.

McGregor, S.L.T. (2009e). Transdisciplinary consumer citizenship education. *Paper presented at 6th Consumer Citizenship Network Conference at Technical University of Berlin, Germany* (pp. 107-121). Hamar, Norway, Hedmark University. https://www.hihm.no/content/download/10881/98014/file/Papers%20Berlin,%20full%20text.doc

McGregor, S.L.T., Baranovsky, K., Eghan, F., Engberg, L., Harman, B., Mitstifer, D., Pendergast, D., et al. (2004). A satire: Confessions of recovering home economists. *Kappa Omicron Nu Human Sciences Working Paper Series*. Retrieved April 18, 2009 from **http://www.kon.org/hswp/archive/recovering.html**

McGregor, S.L.T., & Goldsmith, E. (1998). Extending our understanding of quality of living, standard of living and well-being. *Journal of Family and Consumer Sciences, 90*(2), 2-6, 22.

McGregor, S.L.T., Klingander, B., & Lown, J. (2001). Comparative analysis of Canadian, American and Swedish bankruptcy policy: Why do governments legislate consumer debt? *International Journal of Consumer Studies, 25*(3), 208-227.

McGregor, S.L.T., & MacCleave, A. (2007). Analysis to determine Canadian, American, and Australian agreement about home economics/family and consumer sciences professional competency domains. *Kappa Omicron Nu FORUM, 17*(2), http://www.kon.org/archives/forum/17-2/home_economics_professional_competency_domains.html

McGregor, S.L.T., Pendergast, D., Seniuk, E., Eghan, F., & Engberg, L. (2008). Choosing our future: Ideologies matter in the home economics profession. *International Journal of Home Economics, 1*(1), 48-68.

O'Sullivan, E. (1999). *Transformative learning (Chapter 7: Education for integral development)*. NY: St. Martin's Press

Pendergast, D., & McGregor, S.L.T. (2007, December). *Positioning the profession beyond patriarchy* [Monograph]. East Lansing, MI: Kappa Omicron Nu. Retrieved March 6, 2008 from **www.kon.org/patriarchy**_monograph.pdf

Szmigin, I., Carrigan, M., & McEachern, G. (2009). The conscious consumer: Taking a flexible approach to ethical behaviour. *International Journal of Consumer Studies, 33*, 224-231.

Other Resources

Financial Consumer Agency of Canada. (2008, September). *Moving forward with financial literacy*. Ottawa, ON: Author. Retrieved April 18, 2009 from http://www.fcac-acfc.gc.ca/eng/publications/SurveyStudy/reachhigherConf/pdf/reachhigher-eng.pdf

Statistics Canada. (2007, September). *Family portrait [using 2006 Census Data]*. Ottawa, ON: Author. Retrieved April 18, 2009 from http://www12.statcan.ca/census-recensement/2006/as-sa/97-553/pdf/97-553-XIE2006001.pdf

United Nations. (2009). *Global compact [for corporate social responsibility]*. Paris, France: Author. Retrieved April 20, 2009 from **http://www.unglobalcompact.org/**

United Nations. (1985, as expanded in 1999). *United Nations guidelines for consumer protection (A/C.2/54/L.24)*. Paris, France: Author. Retrieved April 18, 2009 from **http://www.unctad.org/en/docs/poditcclpm21.en.pdf**