

Framing consumer education conceptual innovations as consumer activism

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Abstract

This position paper developed the argument that creating innovative and forward-thinking conceptual approaches to consumer education is a *proactive* process, the trademark of consumer activism. Assuming that (re)conceptualizing consumer education is a form of consumer activism, this article identified the conceptual contributions and intellectual innovations of 24 consumer education initiatives in North America (1962–2012). Using an historical analysis method, this study profiled consumer educators who tried to stay ahead of the curve by creating leading-edge approaches to socializing people into their consumer role. In effect, they were expressing their personal and intellectual convictions about the potential and possibilities of consumer education as a means to promote change to protect and empower people in their consumer-citizen role.

Introduction

For years, consumer educators have been (re)conceptualizing consumer education with conceptual innovations (Green, 1988), but this is the first time their activities have been viewed as a form of consumer activism. In general, activism of any sort consists of efforts to effect change to protect some aspect of the social order (Cohen-Cruz, 2002; Klar and Klaser, 2009; Kozinets and Handelman, 2004; Rettig, 2006). In particular, consumer activism has a long tradition in Western market economies (Gabriel and Lang, 1995; Holzer, 2010). It is an instrument of solidarity, and a mode of ethical agency (Glickman, 2009). The intent is to protect consumers in their economic role by bringing attention to the political, ethical, and moral aspects of consumption (behaviour) and consumerism (ideology) (Gabriel and Lang, 1995; Holzer, 2010).

This article links consumer activism with consumer education and curricular initiatives. The term *consumer education* came has been in use for 120 years (Glickman, 2001; McGregor, 2013a). To illustrate, in 1908, two papers on consumer education were presented at the final founding conference of the home economics profession in North America (Van Horn, 1941). Since the early 1930s, when the first consumer education courses were taught in North America (Creighton, 1977; Glickman, 2001; Langrehr and Mason, 1977), people have been calling for *more* consumer education (Harap, 1938; Kyrk, 1930; Nystrom, 1941). Martens (2005) referred to the fall out of the 'market as educator' (p. 344), arguing that, in a consumer society, formal consumer education is an imperative to counter the uncensored learnings of the marketplace. Meeting this imperative requires the *active* creation of ongoing innovations for consumer education curricula, an activity this article frames as a form of consumer activism.

Conceptualizing activism

Hilton (2009) claimed that 'the bias of an author can determine what and who is included in the notion of activism' (p. 12). In that spirit, this article suggests that because *education* is a form of activism (Humaniak, 2009; Norberg-Hodge, 2006), the act of (re)conceptualizing approaches to consumer education can be framed as a form of activism. Activism refers to a wide range of activities usually related to some social, political or personal conviction. So, as a corollary, consumer educators who strive to (re)conceptualize approaches to consumer education are *consumer activists* in every sense of the word; they are expressing their personal, indeed their intellectual, convictions about the political, social and economic relationships between consumers and the marketplace. Sandlin (2005) agreed that consumer educators *are* social and political activists.

Actually, 'activism is a difficult concept to pin down because it has been used in so many different ways by many different actors' (Angelina, 2010, p. 9). Activism manifests in different content and through different means (Klar and Klaser, 2009). Normally associated with collective actions, 'activism as a concept also includes the ideology, experience, actors, resources and vision that enabled the action to take place' (Angelina, 2010, p. 9). Appreciating that activism has a wide variety of manifestations (Angelina, 2010; Hilton, 2009; Klar and Kasser, 2009), this article focuses on the intellectual actions of individual consumer scholars who drew on their ideologies, experiences, and vision to create new approaches to consumer education.

And, although the architects of the curricular innovations profiled in this article may not have expressly self-identified with being *an activist*, their behaviours are conducive with

advocating for a cause. Also, these same consumer educators may not have viewed what they were doing as a form of activism, but this article does. It conceptualizes efforts to create new consumer education curricula as a form of consumer activism, appreciating that some concept of activism is necessary and must be articulated when selecting appropriate interventions or initiatives (Tymoczko, 2007). Following Murillo et al.'s (2010) lead, this article conceptualized activism as a broad scale effort over time of inspired, committed, and motivated consumer education innovators.

Advantages of framing consumer curricular innovations as activism

There are several advantages to conceptualizing efforts to create new approaches to consumer education curricula as a form of activism. Foremost, fields of study invariably benefit from conceptual innovations such as this. This new approach to understanding consumer education curricular initiatives may open doors to new lines of inquiry. Second, the ideas in this article may serve to aid consumer educators in reframing their role to one of conceptual innovator instead of just adopter of others' approaches.

Third, alone or in groups, activists serve a larger purpose in society. They crusade for change and strive for reform and advancements. If consumer education curriculum architects were to see themselves in this light, as a consumer activist, they may assume they can exercise more influence in the educational and political arenas. They may become more vocal about the merits of augmenting conventional consumer education with vanguard innovations. Fourth, being viewed as an activist may also place these same educators on the public's radar, shining a light on their intellectual contributions; the public notices activists. Finally, and most compelling, colleagues and peers in the field of consumer studies may begin to give more credence to these curricular innovations if they are viewed as a form of activism, as push back to the status quo.

As a caveat, for the general purposes of this study, consumer education is taken to mean efforts to orient and socialize people into their role as consumer in a market economy (local, national and international). This education encompasses three main components, as suggested by Bannister and Monsma (1982): (a) consumer decision making and the contextual factors affecting this process; (b) resource management (including finances, purchasing, and sustainable consumption); and (c) active participation as a citizen in the marketplace and the policy process, better ensuring protection and a voice. Most consumer education initiatives include some combination of these three overarching dimensions of being a consumer. What differentiates them is (a) the weight placed on each one; (b) their ideological, theoretical, and philosophical underpinnings; (c) the resultant pedagogy and andragogy, which shape both the content and the instructional strategies used in the learning environment; and (d) the social, political, technological and economic contexts of the time.

Method

For clarification, this article did not empirically hypothesize that consumer education is a form of consumer activism; rather,

this is a position paper developed using the results of a historical analysis. This method seeks to make sense of the past through a systematic analysis of traces left behind, with the most common trace being written documents (Jupp, 2006). The intent of this analysis was to develop an argument supporting the idea that taking steps to consciously (re)conceptualize consumer education (i.e., to suggest insights into the conceptual basis of consumer education) is a form of consumer activism. Such intellectual activities reflect personal convictions about the political, social, and economic relationships between consumers and the marketplace. Evidence of these convictions is taken to be clear and detailed written articulations of new approaches for how to educate people into their consumer role. For clarification, the data do not reflect an analysis of actual curricula, but rather an analysis of the conceptual underpinnings that were intended to inform the creation of future curricula.

Data collection

Gabriel and Lang (1995) predicted that consumer activism can only succeed if it takes the long view. This sentiment informed the data collection method employed in this study. Spanning 50 years (1962–2012), conceptual contributions and intellectual innovations in consumer education in North America were identified and profiled. The resultant 24 initiatives (see Fig. 1)

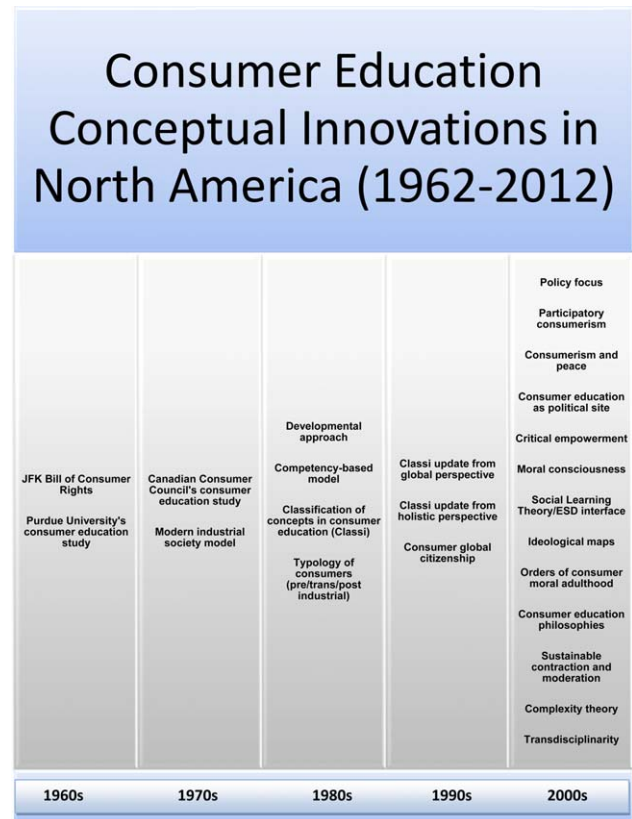


Figure 1 Consumer education conceptual innovations in North America (1962–2012)

were found by the author's familiarity with, and extended examination of, key consumer-related sources and journals, especially the *Journal of Consumer Affairs*, *Advancing the Consumer Interest*, the *Consumer Interests Annual* (the American Council on Consumer Interests (ACCI) conference proceedings), the *Journal of Consumer Education*, and the *International Journal of Consumer Studies*.

Interest in consumer education wanes and waxes, but with each phase, people review, reexamine, renew and reinvent it with conceptual innovations (Green, 1988). This pattern is evident in the data reported in this article. Efforts to conceptualize consumer education in North America, as evidenced in the aforementioned journals and related venues, were not as plentiful in the 2000s. The exception is works tendered by one particular consumer educator, meaning the discussion of initiatives in the 2000s is skewed toward her contributions. McGregor's works are profiled because the conceptual innovations reflect vanguard lines of thinking in the larger academic world, including complexity theory, transdisciplinarity, human and consciousness development, moral consumption, citizenship and sustainability. It goes without saying that any omission of other pertinent 2000-era initiatives is the fault of the author, who remains open to additional documentation of likeminded activities.

Data analysis

A dense synopsis of each of the 24 initiatives was prepared for inclusion in the results, in anticipation that readers will avail themselves of the full initiatives to gain richer insights into the nuances of each consumer education conceptual innovation. Preparing these synopses entailed iterative readings over a period of several months, culminating in individual profiles of each one. Efforts were made to provide equal coverage (word count) for each one so as to not privilege any one in particular, appreciating that it sometimes required more text to adequately explain the innovation.

Limitations and caveats

Although the political and regulatory environments of each decade likely contributed to the development of consumer education, changing the emphasis and scope of efforts to (re)conceptualize it, it was beyond the scope of this article to provide this context. As well, this study does not focus on the recent and burgeoning financial literacy education movement because the author understands financial literacy to be just one component of a holistic approach to consumer education. Nor is this study intended to be a report on the status of consumer education in Canada or the United States; rather, this article recounted history [see earlier efforts that reported on the then current state of consumer education respectively at McGregor (2000) and the National Coalition for Consumer Education (1990)].

This study does not survey educators to see what they think is important for consumer education. Furthermore, aligned curricula efforts in Europe and elsewhere are not included in this article (for example, see Atherton, Wells and Kitson, 1999; 'European Module for Consumer Education,' 2001; Flowers et al., 2001; Hellman-Tuitert, 1985, 1999; National Consumer Education Partnership, 1999; Steffens, 1995; Thoresen, 2002;

Wells, 1997; Wells and Atherton, 1998; copies of these are available from the author).

As a further caveat, although a results-orientation is usually part of any discussion of activism (Pollard, 2009; Vitiello, 2004), this was not the focus of this study. On one front, the author could have asked if efforts to apply consumer education curricula in the learning environment were successful (regardless of the conceptual underpinnings). For clarification, the Organization for Economic Cooperation and Development (2009, 2010) recently affirmed that ex post evaluation of the effectiveness of consumer education programs is a rare and difficult proposition because they are usually long-term in nature, making it difficult to quantify the benefits. For earlier examples of ex post evaluations see Bloom and Ford (1979), Hawkins (1977), Langrehr (1979), Langrehr and Mason (1977), and Monsma and Bannister (1980).

On another front, the author could have asked whether the architects of the various conceptual innovations (in their role as activist) had managed to convince others to take up their approach for (re)conceptualizing consumer education? Despite the historical evidence of many innovative approaches to conceptualizing consumer education provided in this article, ascertaining the uptake and/or effectiveness of this type of consumer activism was beyond the scope of this article. That being said, even placing these initiatives on people's radar is a valuable, historical contribution. Sharing the story of how consumer educator activists have (re)conceptualized consumer education during the past 50 years serves as a starting point from which others can examine the actual update and impact of these conceptual innovations.

Results

The results of this historical analysis are presented chronologically, by decade, except when a detour in the time line enhanced the story. For indeed, the results of this analysis create the story of the efforts of a collection of individuals intent on developing conceptual innovations as a way to advance consumer education, and keep it on the vanguard of change. When sharing a narrative, the author needs a red thread that pulls both the writer and readers through the story, taking people from one crucial point to the next, all the way from the start to the end (Munker, 2012). In this article, each initiative is followed by another and another - pulling the reader along the narrative thread. As is intended when conducting a historical analysis (Jupp, 2006), this study strove to establish the evolution of consumer education conceptual innovations so that future initiatives can learn from and be inspired by them.

The sixties

There was a robust consumer movement in United States in the 1930s, with general consumer activists winning support at the federal level (Glickman, 2001; Hilton, 2009; Stole, 2005). This movement included vocal and candid calls for consumer education. Langrehr and Mason (1977) reported that the momentum for consumer education, which was gained during the thirties and forties, waned during the fifties, when hard sciences gained precedence (e.g., when Russia launched the first orbiting space vehicle).

Momentum picked up again in the sixties with the re-emergence of the consumer movement, culminating in President John F. Kennedy's *Special Message on Protecting the Consumer Interest* to Congress. Work behind the scenes by two American consumer educators (Lampman, 1988) led to the text for President Kennedy's 1962 *Consumer Bill of Rights*, an expression of four consumer rights (i.e., safety, choice, voice and information), echoed by President Nixon in 1969. President Clinton added the right to service in 1994 (Lampman and Douthitt, 1997). Of relevance to this analysis is that President Ford allegedly added consumer education as a fifth consumer right in 1975 (Bannister, 1996; Lampman and Douthitt, 1997). President Ford believed people needed consumer education to fully benefit from the *other* rights (Green, 1988).

Purdue university consumer education study

In the late Sixties, *before* consumer education was recognized as a consumer right in 1975, a team of researchers at Purdue University, coordinated by Joseph Uhl, conducted one of the first studies of consumer education in the United States. Uhl (1970) and his team created their own conceptualization of consumer education for the study, comprising three types. Type I consumer education was concerned with the relationship between the consumer and the private sector of the economy. What to buy, how to comparison shop, and when and where to purchase comprised this very technical, instrumental approach to consumer education. This type of consumer education curricula also included resource management and consumer decision making. Type II consumer education focused on consumer purchases from the public sector (e.g., health, housing, public transportation, insurance, water, infrastructure and recreational services). Uhl (1970) proposed that in addition to technical consumption skills, consumers needed knowledge of the political process. So, Type III consumer education involved teaching people about the rules, laws, policies, and regulations that influence the behaviour and economic performance of firms in the private sector; that is, consumer legislation.

Uhl (1970) argued that a fundamental issue for consumer educators was the proper blend of these three types of consumer education. He also noted that 'an allied conceptual problem concerns the interrelationships of consumer education, consumer protection and the competitive market processes' (p. 128) as modes for promoting the consumer interest. Uhl and Armstrong (1971) further commented on the *complementary potential* of connecting consumer education with education for other social roles, including citizen and worker, but this idea was not developed (see also Armstrong and Uhl, 1971).

The seventies

Canadian Consumer Council consumer education study

One of the priorities of the Consumers Association of Canada (CAC, formed in 1947) was consumer education (Sadovnikova et al., 2014), but the CAC did not tender any conceptual archetypes for consumer education that can be reported in this study. However, the Canadian Consumer Council (CCC) formed in

1967 did attend to consumer education. It was a short-lived advisory panel to the inaugural Minister of Consumer and Corporate Affairs Canada (CCAC), now Industry Canada. The CCC commissioned the first study of consumer education in Canada, conducted by the Canadian Association for Adult Education. It confirmed there was 'no common understanding of the meaning of the term consumer education [in Canada]' (Pummell, 1970, Chapter 1 p. 3). In the absence of a conceptual framework, Pummell turned to the aforementioned *Classification of Consumer Education Subjects* prepared by the Purdue University study (Uhl, 1970). This framework listed 20 topics deemed germane to consumer education, including but not limited to the consumer in the economy and the marketplace, resource management, budgeting and record keeping, and consumer protection. Pummell (1970) did not reference Uhl's (1970) three types of consumer education.

Modern Industrial Society Model

Toward the end of the seventies, Creighton (1977), an American, tendered a discussion of how consumer education had to change to reflect the new industrial state in the modern industrial society. She proposed a framework for consumer education comprising two basic processes, and three results of those processes. The two basic processes inherent in a modern industrial society were the (a) division of labour and (b) development of technology. Respectively, she argued that people do not produce for themselves anymore; rather, they buy products made by others. With this new division of labour, workers became very specialized, just a cog in the wheel of mass production, to match mass consumption. Second, both the producers and the goods produced involve complex technological innovations. Three results arise from these two processes: (a) the proliferation of bureaucratic structures to coordinate the specialized productive processes; (b) the monetization of lives (i.e., money is a measure of everything); and (c) the emergence of interdependence, replacing independence and self-sufficiency.

Creighton (1977) urged consumer educators to rethink their approach to better ensure that students could cope with the complex knowledge that forms the basis of the consumer society. Students needed to understand the impact of industrial bureaucracy, in that the frontline people they encounter when they shop have no power to do anything (e.g., clerks, receptionists). She felt consumer education should teach students how to analyze the tradeoffs between a higher standard of living and the complexities of society. They should also understand how money functions in a consumer culture (i.e., monetization), and they should learn to respect problems associated with interdependency because they can no longer be self-sufficient.

The eighties

Developmental approach

Couched in the language of business, characteristic of the times, Dickinson (1981), an American, tendered a developmental approach to consumer education predicated on her assumption that 'what should be taught can only be determined by the needs and capabilities of the *clients* to be served' (p. 21, emphasis added). Her model comprised three elements: '1)

Learning Factors which impinge on student/client interests, abilities, and capacities relative to attaining 2) Consumer Competencies; which in turn, impinge upon the 3) Consumer Arenas where individuals use acquired competencies' (p. 20, underlined in the original text).

Dickinson (1981) proposed four learning factors comprising stage in the consumer life cycle, level of consumer socialization, level of cognitive development, and level of moral development. She used a hierarchical arrangement of competencies, arguing that consumers need to move from (a) organizational operations (recognize, differentiate and compare), through (b) adaptive operations (assimilate, predict, implement, evaluate, and accommodate), to (c) advocate operations (participating in and influencing the marketplace). Finally, she tendered four consumer arenas within which consumers can use their new-found competencies: marketplace, recourse, consumer protection, and public policy. Her approach to consumer education focused on the developmental stages of the learner, the array of competencies consumers have to learn, and the variety of contexts within which consumption-related behaviour come into play.

Competency-based model

In the heyday of competency assessment, Mayer (1981), also American, tendered a competency-based model for consumer education, arguing it was 'an effective alternative delivery system' (p. 124). He coined the term *competency-based consumer education* (CBCE). After validating a consumer task list (using a six-person interdisciplinary jury and a modified Delphi), he compiled a list of 39 consumer task statements organized into 18 task categories for generating consumer education content. Recognizing that most consumer tasks are very complex, he broke them down into subtasks, arguing that 'consumers who can perform the sequenced array of subcompetencies can then perform the complex consumer activity' (p. 127).

This instructional approach respected two basic tenets: (a) consumer education learning is constant (i.e., lifelong and progressing through degrees of difficulty) (b) while time and changing contexts are variable. Sometimes it makes sense to individualize consumer education using the competency approach (respecting different learning styles) instead of offering generic approaches deemed suitable across the board. He argued that the former approach can also accommodate changing marketplace demands, enabling the educator to add and remove competencies as required. Mayer (1981, p. 128) envisioned 'the end product [as] consumers who are prepared to operate more successfully within our complex economy... into the 21st century.'

Classification of Concepts in Consumer Education (*Classi*)

In 1975, the American Office of Consumers' Education (OCE) was established. It existed for six years and was administered by the US Department of Education. In 1978, the OCE commissioned a *Consumer Education Development Program*, arguing that consumer education as a field lacked a clear conceptual scope with attendant definitions (Green, 1988). The OCE's initiative yielded the renowned *Classification of Concepts in Consumer Education* (Bannister and Monsma, 1982).

Classi (as it is affectionately called) is still considered the gold standard for consumer education.

Bannister and Monsma's (1982) conceptual framework comprises three broad, first level categories: decision making, resource management and citizen participation. There are eight second-level concepts, 36 third-level concepts, and 107 fourth-level concepts, yielding 154 concepts with attendant definitions. Each concept within the first three levels contains a statement of the concept's application to the field of consumer education. They also cross-referenced some of the concepts to illustrate considerable overlap and interdependencies. They identified 12 contemporary factors affecting consumer decisions, in effect placing the conceptual framework in a broad, changing context. They proposed that consumers function in seven modes of behaviour, on a *coping-influence continuum*: coping, questioning, planning, purchasing, conserving, participating as citizens and influencing change. Because people can enter at any point along the continuum, consumer education initiatives must accommodate people in all of these modes of behaviour. Finally, they presented this approach as a broader view of the *consumer role* than that which had traditionally prevailed.

A few short years after *Classi* was published, a session about *Classi* was held at the 1988 ACCI annual conference (see Hampton, 1988). Vosburgh (1988) posed the question, 'The Classification of Concepts in Consumer Education: What next?' It was suggested that future consumer educators ponder the necessity and potential nature of a sequel to *Classi*, which would deal with process rather than just content and competencies.

A noteworthy 1980s Canadian development related to *Classi* was the formation of the Canadian Federal/Provincial Consumer Education and Plain Language Task Force in 1988. Subsequent to cooperative development between six Canadian provinces and extensive field testing, the five-module *Project Real World* (PRW) curriculum was released in the summer of 1992 (see McGregor and Greenfield (1995) for more details).

Typology of consumers (industrial, transitional, postindustrial)

In the same year that *Classi* was published, Stampfl (1982) (an American) tendered a typology of consumers intended to revitalize consumer education in the midst of the industrial/postindustrial paradigm shift. His typology included (a) the industrial age consumer (living the American Dream in the sixties), (b) the transitional consumer (ambivalent about proper consumption decisions), and (c) the postindustrial age consumer (efficient and responsible consumption). He profiled an image of consumer education that would accommodate the needs of the postindustrial consumer. It would have a holistic perspective, and a dynamic, life-spanning view. It would teach an integrated understanding of consumer, producer and citizen roles, augmented with a philosophical balance between consumer rights and responsibilities. Consumer educators would employ an active learning pedagogy within 'a systemic conceptualization that will permit a personal understandings of one's total impact as an economic being' (p. 267). Any educator employing this conceptual innovation would focus on meta issues; that is,

consumer concerns that transcend rights and entitlements, crossing over to responsibilities, obligations, and sustainability.

The nineties

In the early nineties, the National Institute for Consumer Education (NICE) commissioned a report titled *Consumer education in the States: A blueprint for action* (Bonner, 1993). Rather than an innovative approach to conceptualizing consumer education, this report was designed to assist the development of State plans for action for consumer education. The intent was to use the blueprint to catalyze new private–public partnerships to strengthen consumer education in schools. It also included pedagogical strategies ranging from stand-alone courses to an integrated curriculum approach. It is mentioned here because it was a landmark report, which shaped the general consumer education movement in North America.

Reinterpreting *Classi* from a Global Perspective

In the early nineties, two Canadian initiatives took inspiration from the aforementioned 1988 ACCI dialogue about ‘what next for *Classi*?’ (see Vosburgh, 1988). First, Lusby (1992a,b) created an adaptation of *Classi* resulting in a model for consumer decision making from a macroscopic, ethical, ecological, and global perspective. Her version ‘introduces educators, marketers and consumers to a more global perspective from which to consider consumer decisions [and consumer education]’ (1992b, p. 230). She contributed such concepts as consumer ethics, the ecosystem perspective, the cradle-to-grave product and service perspective, and the concept of local, domestic, and global realms. She extended the concept of efficient resource use by advising that responsible consumer decisions should not include the assumption that people *have* to buy. She suggested that the economic decision *not* to buy can be a very responsible consumer decision, and by implication, a responsible social, political and ecological decision as well, perhaps known as *critically reasoned decisions*. In effect, Lusby’s modifications of *Classi* represented a shift from a microscopic, microeconomic, personal perspective of consumer education to a holistic, macroscopic, global, ecologically responsible, humanitarian perspective. Her work reflected a powerful paradigm shift within consumer education.

Reinterpretation *Classi* from a Holistic Perspective

Second, McGregor (1994), a fellow Canadian inspired by Lusby (1992a,b), proposed further revisions to *Classi*. McGregor suggested: (a) updating and aligning the consumer rights and responsibilities concepts; (b) clarifying and extending the concept of conservation; (c) increasing the transparency of the reciprocal relationship between consumers and their environments, already inherent in *Classi*; (d) and, enriching the consumer socialization concept by incorporating a familial focus. She also offered a new definition of consumer education:

Consumer education is a life long socialization process provided to individual and family consuming units of varying consumption ages and structures such that they can accumulate, in a progressive, empowering manner, the knowledge, skills, attitudes, and behaviours considered

necessary for managing resources, engaging in rational consumption behaviour and taking actions as citizens. This includes coping with, adapting to and influencing and dealing with the impact of economic, social, ecological, political, and technological systems at the micro, macro and global levels such that individual, familial and societal betterment results.

McGregor, 1994, pp. 24–25

Integrating consumer education with citizenship education

At the end of the nineties, McGregor (1999) developed a rationale for integrating consumer education with citizenship education leading to consumer education curricula that would prepare people to be citizens first and consumers second; that is, *consumer-citizens* (Gabriel and Lang, 1995). McGregor argued that it made no sense to hold consumer studies curricula alone accountable for educating people in their role as consumers. And, it made no sense to hold citizenship curricula alone accountable for educating people in their role as citizens. Merging principles, concepts, knowledge, and skills from both curriculum better ensures the transformation of the consumer culture so that people are provoked to reach out of their private worlds to the shared, public, global community. Connecting consumer education with citizenship education is a way to motivate consumers to participate in the marketplace as active and informed citizens.

The new millennium—2000s

Willett (1980) challenged educators to implement new and expanding purposes and objectives for consumer education to reflect the emerging demands faced by consumers. In the new millennium, these demands included conflicts, politics, globalization, unsustainability, a declining moral imperative, complexity, and the fallout of the consumerism ideology. These millennial challenges demanded conceptual innovations to consumer education that accommodated accountability and shared responsibilities for each other and the planet.

Consumer education with a policy focus

Arguing that consumers face complicated ‘political and economic agendas that may not have consumer issues as their focus,’ Marlowe and Santibáñez (2000, p. 11) called for consumer education that has a policy focus. American educators, they asserted that future innovations in consumer education curricula should prepare students to understand international consumer policy and issues. Students need to have a more meaningful understanding of global policy issues, and the policy ideology of various nations. Consumer education needs to prepare students who can analyze a complex international policy arena that has the potential to impact consumer policy and the nature of consumer issues. They advocated an active learning, experiential-based, computer-facilitated pedagogy.

Participatory consumerism

At the beginning of the 2000s, McGregor (2001, 2002a) proposed *participatory consumerism* as an innovative way to pull

diverse ideas together for the betterment of the human family and its home, the earth. In the spirit of participatory democracy, citizenship, and reflection, this new form of consumerism would involve vulnerability, risk-taking, trust, cooperation, public discourse and dialogue, openness with healthy suspicion, and being patient with impatience. Perceiving citizens as *participating consumers* is a powerful way to extend consumer education to include: (a) sustainable consumption; (b) the promotion of human dignity and quality of life (human and social development); and (c) the perspective of interdependence, referring to the interplay between people and environments and the relationships between economies, locally, nationally and internationally (see also McGregor, 2010).

Consumerism and peace

During the 2000s, consumer education also expanded into the realm of peace education and related principles. The traditional role of consumer education is to prepare people for their consumer role: getting the best value for their dollar by making reasoned purchase decisions, complaining if they do not get their money's worth, taking action on behalf of other consumers, and appreciating how the economy works so they can function efficiently as a consumer agent. McGregor (2002a) maintained that consumer education within a peace perspective would aim for human dignity, a sense of responsibility for every person in society, world unity, and sharing. While traditional consumer education prepares people to adhere to a set of market and consumer values, consumer education informed by peace education principles would prepare people to adhere to social values, including justice, tolerance, respect, solidarity, nonviolence, security, equality, and peace.

She argued that dramatic changes in lifestyle in recent decades have resulted in cultural, economic, and technological transformations, which require of people a broader understanding of their place in a global consumer society, especially the impact of their consumption decisions on peace and justice at the global level. To that end, consumer education should shift from preparing people to function in a free market, to people functioning in a fair market structure, characterized by justice, peace, rights, security and freedom. Ultimately, people would create and function within economies of care, moral economies that would replace the current capitalistic market maintained by consumer capitalism and the ideology of consumerism (McGregor, 2002b, 2013c).

A decade later, McGregor (2012c) augmented her earlier approach to consumerism and peace with the idea of viewing consumer education *in and of itself* as a vehicle for peace. Traditional consumer education is predicated on neoclassical, neoliberal economic theory, whereby educators teach rationale decision making, information processing, choice maximization, optimal management of scarce resources to ensure efficiency, and consumer rights to protect the individual's economic interests. Under this ideological banner, consumer education leads people away from peace. The traditional approaches of education *about* consuming (fact-based) and education *for* consuming (value and ideologically based) need to be juxtaposed against peace *through* consumer education. The education process would be peaceful, meaning students could learn to consume peacefully.

Consumer decisions would be made very differently within a peace framework. Consumer education as a pedagogical tool for peace would help students strive for wisdom, clarity, cooperation, democracy, human potential, and a critical awareness of life's conditions. They would appreciate that the world is full of uncertainties, but would have faith in the possibilities of the future. They would appreciate that they have to face their own limitations, develop capacities for trust and commitment, and be willing to let go of their preconceived notions and values for the sake of new and greater knowledge and insights (McGregor, 2012a,c).

Consumer education as a political site

Sandlin (2005), an American, argued that traditional consumer education typically focuses on technical knowledge and skills taught using instrumental, transmissional learning, thereby positioning itself outside the social, political and cultural realms. She innovatively argued that consumer education is *a political site*. She reconceptualized consumer education as a learning environment that encounters the operation, exercise and distribution of power, and the contest and struggle for power, all of which have consequences for the interests and life possibilities of people. Based on this assumption, she reconceptualized consumer education into a more critical enterprise, using the framework of cultural studies. Sandlin strived to position consumer education as a site of struggle for knowledge and power and resistance against mainstream consumerism. After examining how consumption has been approached within cultural studies, Sandlin (2005) re-examined consumer education, offering three different reactions to a consumer culture that can be cultivated by three different kinds of consumer education (see Table 1).

Critical consumer empowerment

McGregor (2005) augmented Sandlin's (2004, 2005) aforementioned approach (and that of Flowers et al. (2001) from Australia) by adding a critical empowerment perspective. Both Sandlin and Flowers et al. offered three types of consumer education, claiming that each type creates a different kind of consumer. Type 1, *Consumer Information, Protection and Advocacy*, socializes people to see consumption as good and their role as consumer as a natural role in the economy. Type 2, *Individual Critique for Self Interest*, socializes people to downshift in their personal consumption life but *not* to reflect on the structure of the consumer society and the market as the real problem. Type 3, *Critical Approach for Self Interest*, socializes people to resist by striving to interrupt the day-to-day flow of the consuming life style by making others aware of how pervasive it really is in their lives.

McGregor (2005) suggested Type 4, the *Empowerment Approach for Mutual Interest*, as a way to create *empowered consumers* who have found their inner voice, their inner power to advocate for others and the environment as well as for themselves. Because of its empowerment focus, her innovation facilitates learners gaining freedom that comes from knowing who they are and how they have been shaped by their social, economic, and political worlds. It encourages critical discourse analysis, a focus on human and social development (in addition to economic development), a respect for sustainability, and an

Table 1 Three reactions to a consumer culture depending on the type of consumer education (Sandlin, 2005)

Reaction 1 Embrace Consumption	Reaction 2 Individually Question Consumption	Reaction 3 Collectively Politicize and Fight Consumption
People accept that the consumer world is good and natural. They are socialized to participate in the consumer culture by making rational consumer decisions, and by acting in their own interest relative to that of sellers.	People are encouraged to contemplate the meaning of consumption in their daily lives and to reflect on the moral and ethical implications of their participation in the consumer culture. They are socialized to think it is the responsibility of each person to make necessary changes to their consumption behaviour.	People are socialized to fight against the hegemony of the consumerism ideology and to problematize the naturalization of a consumer culture. These anticonsumers move collectively within social movements (environment, labor, and global capitalism) and <i>jam</i> the consumer culture.

appreciation for the distinction between being a consumer and being a global citizen. It entrenches the importance of always questioning what it means to live in a consumer society, and of knowing deep inside that there are alternatives.

Critical empowerment consumer education also hints at the links between peace and consumerism (i.e., lack of social justice, freedom, equality and security), and implies that consumerism is a form of deep violence in our market and social structures. Language is examined and reflected upon because the words people use, and their stories, reflect the power structures in society. It assumes that everyday life is a conscious experience in which people actively participate. People who are oppressed by others' actions cannot fully participate in daily life. The empowerment approach holds that the common good and the moral vision are to live in harmony with all living species—a position that engenders hope (a connection with the future). This reconceptualization of consumer education would yield people who will be forever changed as a result of the education they receive because they will have found their inner power, their inner voice as a global citizen (McGregor, 2005).

Consumer moral consciousness

Informed by four facets of the field of ethics and three moral development models, McGregor (2006) tendered six recommendations for reconceptualizing consumer education so that educators can begin to focus on consumers' moral consciousness. Educators can (a) add the affective domain of learning to consumer education, focused on values [akin to Steffen's (1995) suggestion] and (b) turn to proven moral development models as a way to build a *principled conscience* in consumers that respects all life while engaging in an ongoing critique of the consumer society. Educators can (c) give more credence to the care and justice concepts of morality, akin to Hellman-Tuiter's (1999) call for a moral dimension to consumer education, and Steffens's (1995) suggestion that truth and justice are key consumer values.

Consumer educators can (d) be cognizant of which of the four ethical lenses is being applied to consumer education, creating space for the marriage of character, citizenship and gender education with consumer education. They can (e) extend the concept of a moral dilemma to include multilemmas (i.e., remaining open to many voices and interpretations of consuming situations that have moral overtones). Finally, consumer educators can (f) help people pose and solve moral multilem-

mas using the values reasoning process (i.e., problematize the morality of their consumer choices) (McGregor, 2006).

Social learning theory integrated with education for sustainable development

For the first time, McGregor (2007) positioned consumer education at the interface between social learning theory (SLT) and the principles of education for sustainable development (ESD), generating another viable innovation for consumer education curriculum. Briefly, ESD assumes the three pillars of social institutions, economic sensitivities, and environmental integrity give shape and content to *sustainable learning* (UNESCO, 2005). Clugston (2004) added culture as a fourth pillar to reflect the role of values, diversity, knowledge, languages, and worldviews associated with sustainability education. Bringing the cultural pillar into the equation opens the door for an appreciation of the impact of a person's actions on *the other*. It gives consumer educators a lens to help learners gain a sense of the connectedness between themselves, others, other species, and the planet.

Social learning theory assumes that each of people, their behaviour, and their environment operate in a three-way relationship during learning, mutually influencing each other, determining human behaviour (Bandura, 1977). Personal factors and cognitive competencies include biological factors, knowledge, expectations, self-perceptions, goals, and attitudes. People's behaviour equates to skills (intellectual and psychomotor), self-efficacy, self-regulation, learned preferences and practice. The environment within which people act comprises social norms, access to community, and people's influence on others (i.e., their ability to change their own environment). The basic premise of SLT is that people learn by watching others in social settings.

Weaving SLT and ESD together, McGregor (2007) suggested that consumer educators should pay close attention to framing consumption within: (a) the limits of economic growth and the potential of viable alternatives; (b) an expectation for full, informed participation in democratic social institutions; and (c) a longstanding commitment to the entrenchment of environmental concerns in social institutions and economic policy. Pulling in the cultural dimension means consumer educators must create learning situations that enable citizens to appreciate and respect diversity, shared power, interconnectedness, interrelatedness and varying value systems and perspectives. Underpinning everything is the assumption that people

learn by watching other consumers behave responsibly and sustainably in their social milieu so all can gain self-efficacy (a feeling that they *can* make a difference).

Ideological maps of consumer education

A year later, McGregor (2008b) urged consumer educators to become deeply aware of the role ideologies play when they conceptualize consumer education. She tendered two different ideological maps of consumer education, one stemming from the dominant ideologies and paradigms, and the other reflecting the contending and emergent ideologies and paradigms. The dominant ideologies include capitalism, economic neoliberalism, political conservatism, consumerism, patriarchy and Social Darwinism. Through this lens, consumer education focuses on consumer rights, self-interest, and protection as people interact within the free market system within a consumer culture, shaped by scarcity thinking. Consumer issues arising from corporate power and global domination are addressed, as are issues stemming from the profit, growth and wealth imperative of transnational corporations.

The contending ideologies include mindful markets, people/eco-centered economies, participatory democracies, alternative forms of consumption, humanist and feminist approaches, pluralism, diversity and egalitarianism. Through this lens, consumer education would focus on consumer responsibilities, mutual citizen interests, and the protection of those Majority World citizens making the products and services. It would advocate for fair trade, a culture of peace, and accountable consumers. Students would be taught ethical and moral decision making and to value stewardship, sustainability, and peace. Abundance thinking would be privileged, as would holistic, complexity, and integral thinking. McGregor (2008b) anticipated that these ideological maps would provide a scaffold for future deliberations about the import of worldviews in consumer education. McGregor (2013b) provided for a more detailed discussion of this conceptual innovation.

Orders of consumer adulthood

Inspired by Kegan's (1994) five orders of consciousness (i.e., people's mental complexity), McGregor (2008a, 2010) also introduced the idea of five *orders of consumer adulthood*. The orders of consciousness approach represents principles of mental organization affecting the way people think, feel and relate to themselves and others. The first two orders are focused on me (egocentric), the third-order is ethnocentric (focused on us), and the fourth- and fifth-orders are focused on the world (all of us). Each level (order) transcends the previous one but still includes the mental functioning abilities of what came before. As people grow through these five stages or orders of increasing competence, care and concern, their mental complexity increases.

Consumers' degree of moral responsibility is linked with their consciousness of their intentions, the risks, and possible consequences (i.e., how far they have progressed through the five orders or consciousness). The mental demands of people in their consumer role are truly being challenged today; yet, most people are operating at the second and third orders of consumer adulthood, and are not prepared for the reasoning and mental

complexity inherent in judging purchases in a global marketplace. These two orders of consciousness are not inferior; they are simply inadequate in meeting the complex social and moral demands of consumer adulthood in the twenty-first century. The pressures of the modern consumer culture require at least a fourth order transformation of consciousness in all areas of adult consumer responsibility (McGregor, 2008a, 2010); and reaching this level is rare.

This concept (i.e., complexity of the mind) brings a powerful perspective to bear on consumer behaviour. The 'orders of consumer adulthood' construct challenges consumer educators to completely rethink their approach to consumer education. Consumers would no longer be blamed and labeled as unethical or immoral consumers because they appear to lack effort, resources, knowledge or compassion. Instead, consumer educators would have to appreciate that people cannot be held responsible for what is beyond their current mental capacity, and then teach accordingly (McGregor, 2008a, 2010).

Consumer education philosophies

McGregor (2012b) also tendered an inaugural attempt to connect long standing educational philosophies with consumer education. The intent was to shed light on how an educator's beliefs about *the purpose of education* can shape the kind of consumer education offered. The latter deeply affects the kind of consumer that is formed through formal consumer education programs and initiatives. If people are fortunate enough to have access to consumer education, for indeed 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 consumer educator's philosophy of education. It affects what is taught, to whom, when, how and why.

To that end, McGregor (2012b) explained 11 educational philosophical orientations and applied them to consumer education. Each philosophy leads to a unique approach to consumer education. To illustrate, the *cognitive philosophical* orientation focuses on critical thinking, critical reflection, and problem solving. From this perspective, consumer education would be 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, now and into the future. Second, 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 solutions. 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. Third, an *existential* approach to education focuses on the meaning of life, and teaches students that although they have freedom of choice, they must be responsible for the consequences (free exercise of moral decisions). Through this lens, consumer education would favour a focus on morality and ethical, responsible choices. The existential perspective would ask 'What is the good life? Who am I if I do not consume?'

Sustainable contraction and moderation

In an attempt to challenge the conventional approach to education for sustainable consumption (ESC), McGregor (2012d) drew on Selby's (2006, 2007, 2010) critique of ESD, wherein he eschewed ESD and called for education for sustainable contraction and moderation. From this perspective, consumer education would favor self-reliance, community resilience, quality of life and mindful decision making. It would foster an ethics of sustainability as well as ethics related to other aspects of living: humility, respectfulness and precautions. It would teach students about another ethic as well, one which respects that life is unfathomable, unquantifiable, indefinable and short-lived. And, consumer educators would educate *for* ephemerality (lasting for a short time), *for* elusiveness (escaping notice), and *for* ineffability (too great to be described in words). Students would appreciate that things do not last forever, and that many of the power nuances of the current global context *do* escape their notice and never appear on their radar.

Sustainable contraction also requires consumer educators to teach people to accept the idea of contracting their activities so as to ensure restitution and restoration of humanity and earth. In attempts to help students gain an appreciation for the real possibility of needing to contract, to connect to a place, and learn to live and learn within that locale, consumer educators would teach the concepts of denizenship and localization. Finally, consumer education informed by sustainable contraction would foster fearlessness and hope (to combat nine types of fear and denial) and would place people in a position of power and agency, leading to renewal, resolve and awakened consciousness (McGregor, 2012d).

Complexity theory

Architects of 21st century consumer education initiatives have much to learn from complexity theory, normal and postnormal science, neoclassical economic theory and complexity economics (McGregor, 2012a). In particular, complexity theory offers rich insights into preparing consumers in their citizen's role to better deal with the sustainability and moral imperatives inherent in 21st century consumption. Complexity economics introduces a new set of assumptions that can underpin consumer education initiatives. These include complexity, change and evolution, adaptation, self-organization, emergence, nonequilibrium, chaos and tensions, patterns and networks, holistic, synergistic interconnections and relations between individual and aggregate agents. These concepts are powerful tools to reframe consumer education so that consumerism can be seen as interconnected with the common good and the human condition.

As well, consumer educators can apply complexity economics as a way to teach people how to recognize wicked, vicious, messy problems and how consumption contributes to their perpetuation (e.g., climate change, oppression of offshore laborers and producers, unequal wealth and income distribution, and consumerism as structural violence). Moving from neoliberal economic theory (normal science), with its focus on tame problems or taming wicked problems, toward complexity economics (postnormal science), with its focus on wicked problems, is a viable new direction for consumer education in the new millennium (McGregor, 2012a).

Transdisciplinarity

On a final note, McGregor very recently suggested that consumer education can be informed by transdisciplinarity (2013a,b,c). *Trans* means to move back and forth, to cross over, to go beyond, to transcend (Harper, 2015). Transdisciplinary (TD) consumer education would build on educators' familiarity with interdisciplinary and integrative approaches to curriculum development and implementation, but take these further.

To illustrate, the TD approach respects different notions of knowledge, reality, and logic. First, instead of disciplinary, static knowledge, transdisciplinarity sees knowledge as complex, emergent, embodied, and alive. It is always in-formation, coshaped by the interactions amongst many people solving the wicked problems of the world, exacerbated by consumption and the consumerism ideology. 'Consumers would be taught to value relationships and to look for patterns of like minded or divergent thinking, patterns that can challenge the dominant economic paradigm shaping the world right now [that being capitalistic consumerism]' (McGregor, 2013c, p. 8).

Second, instead of one reality (one disciplinary truth, usually economic truth), transdisciplinarity respects many perspectives and logics (e.g., political, social, spiritual, historical, ecological). More important, it holds that consumers need to be taught to draw on as many perspectives (truths) as possible to address the meta issues they face, appreciating that a mediating force is required to ensure a meeting of diverse minds and points of view. They have to be willing to let go of their notion of what is real, opening up to the integration of many points of view. In this process, chaos would be seen as order emerging, just not predictably.

Third, instead of the exclusionary logic of the market, transdisciplinarity respects inclusive logic. Exclusive logic enables consumers to readily assume there is no link between their consumer behaviour to protect their self interest and the impact of those choices on the invisible, distanced others. Inclusive logic means consumers would be taught to be inclusive during their purchase decisions, ever mindful of others, the larger human condition, and planetary integrity (McGregor, 2013a,b, 2014, 2015).

Summary

To reiterate, consumer activism is a mode of ethical agency whose intent is to protect consumers in their economic role by bringing attention to the political, ethical, and moral aspects of consumption (behaviour) and consumerism (ideology) (Gabriel and Lang, 1995; Hilton, 2009; Holzer, 2010). Gabriel and Lang predicted that consumer activism can only succeed if it takes the long view. This article has richly illustrated a complex story of conceptual innovations to consumer education over the past 50 years in North America. Moving from no model of consumer education at the turn of the 20th century to contemporary approaches predicated on the new sciences of chaos theory, quantum physics and complexity theory, there is little doubt that (re)conceptualizing consumer education can be seen as the long view of consumer activism.

This study affirmed that consumer educators strived to stay ahead of the curve as they created leading-edge approaches to

socializing people into their consumer role. In the sixties, they broke ground by formalizing the first ever conceptualization of what constitutes consumer education. During the seventies, they touched base with the pressures emanating from the modern industrial society, recognizing the power of industrialization, changes in work arrangements, and the growing interdependence of the world. In the eighties, other activists were on the band wagon of both developmental and competency based-thinking (and they continued to accommodate the postindustrial society), but the highlight was the introduction of *Classi*—a conceptual innovation still considered to be the gold standard of consumer education. In the nineties, consumer educators pushed consumer education toward the boundaries of ethical, holistic, and global citizenship. They paved the way for future innovations focused on sustainability and ecological thinking.

During the 2000s, consumer education conceptual innovators strove to help others design curricula that would foster accountability and moral responsibility. Reflecting mainly McGregor's contributions, these initiatives entrenched the compelling imperatives of the new millennium into their conceptualizations—sustainability and contraction, consuming peacefully, complexity, transdisciplinarity, moral consciousness, participatory democracy, and consumption as a site of political resistance. They recognized the intersection of power, ideologies, and consumption. They respected the powerful paradigm shifts required of citizens in their consuming role so they can gain empowerment as citizens and as economic agents.

Conclusion

As the architects of these 24 initiatives strove to (re)conceptualize consumer education over the past 50 years, they were consumer activists to the core. They expressed their intellectual convictions about the potential and possibilities of consumer education as a means to promote change to protect and empower people in their consumer-citizen role. Creating innovative and forward thinking conceptual approaches to consumer education is a *proactive* process, the trademark of consumer activism. Consumers' power and influence is being challenged in the 21st century marketplace, necessitating the active creation of new approaches to socializing people into their role as consumer. In their own unique way, these conceptually innovative consumer educators revealed themselves as true activists, intent on empowering consumers in a world that is relentlessly changing and evolving.

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