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The right to consumer education is one of the eight consumer rights embraced by the United Nations in 1985 in their *Guidelines for Consumer Protection*. That is why I relished this invitation and opportunity to speak on the topic of Consumer Education in Canada. I knew I was going to face some real challenges in finding information on this topic. While other nations are calling for the inclusion of consumer education in national curriculums (e.g., U.S., U.K., E.U.), Canada's constitution relegates education to the provinces and territories. This means that any attempts to determine the status of consumer education in Canada, or to lobby for its inclusion in the curriculum, involves approaching 13 different Departments of Education and trying to find the relevant contact person. With funding from a grant held by Dr. Ruth Berry, (Professor, University of Manitoba), I retained a research assistant (Marie Parent) and undertook this daunting but important task and am pleased to share the results with you today.

After positioning consumer education as a key consumer socialization agent, I will profile some initiatives in the early 90s that relate to consumer education in Canada. Then, I will relate the findings from my recent survey of the current status of consumer education in Canada and make recommendations for future studies and initiatives. As a caveat, I am presenting a bit more detail than needed for prosperity's sake, so that future researchers, policy analysts and educators have access to a context for consumer education within Canada as we enter the 21st century.

Consumer Socialization

"Socialization is a broad term for the whole process by which an individual develops, through transaction with other people, his[her] specific patterns of socially relevant behaviours and experience" (Zigler & Child, 1969, p.474). Through this process, people learn culturally accepted social roles and the behaviour associated with these roles. One of the roles for which people are socialized is that of consumption (Vanier Institute of the Family, 1994). "Consumer socialization is defined as processes by which young people [and even adults] acquire skills, knowledge and attitudes relevant to their functioning as consumers in the marketplace" (Ward, 1981, p.382). Socialization into a consumer role is a function of: (a) age or stage in life cycle, (b) social structural constraints, (c) agents of socialization, (d) learning processes, and (e) the content which is learned (Moschis, 1987). Gaining a better understanding of this process provides insights into how people acquire motivations, attitudes and behaviours about the global marketplace (Carlson et al., 1994).

Consumer Education as a Socialization Agent

This paper will focus on one aspect of consumer socialization, consumer education. Consumer education is concerned with the skills, attitudes and knowledge required to live in a consumer society (National Consumer Education Partnership, 1999 [NCEP] (based in the U.K.)). Consumer education is defined as "the process of gaining the knowledge and skills needed in managing consumer resources and taking actions to influence the factors which affect consumer decisions" (Bannister & Monsma, 1982, p.5). Consumer education is comprised of three general areas: (a) consumer decision making and household choice making (external and internal factors affecting consumer decisions as well as the stages of the decision making process); (b) resource management and the consumer in the economy (personal finance, risk management, taxes, buying skills in all areas of one's budget, and conservation of the environment); and, (c) citizen participation and consumer and government (consumer protection and advocacy) (Bannister & Monsma, 1982; Robinson, 1988) (see Figure 1) also at (<http://www.emich.edu/public/coe/nice>).

Moschis (1987) reminds us that educators are important agents of consumer socialization, having a profound impact on the development of patterns of adult consumer behaviour. More importantly, educators have the opportunity to sensitize students to the reality that, the more they understand the impact of their actions as a consumer now, the more likely students are to retain this respect as they progress through their life cycle. Because of the inordinate amount of time that students spend with teachers while at school, school and curriculum can have a potentially significant impact on how students see themselves in their consumer role (Moschis).

1970 Study of Status of Consumer Education in Canada

Studies in many countries have found that, although educators agree that consumer education is important, the teachers feel unprepared, inadequately trained, lack relevant resources and that curriculums that shape their lesson plans and units are old or do not exist (Johnson, 1999). It is this latter point that this paper will attempt to address. What *does* exist in Canada as far as consumer education curriculum is concerned? Is it a stand alone curriculum or is the subject content integrated into other subjects? After much investigation, I have concluded that the only comprehensive study undertaken to determine the state of consumer education in Canada was undertaken in 1970 by the now defunct Canadian Consumer Council (CCC). The CCC was the advisory group set up to advise the first ever federal minister of Consumer and Corporate Affairs (CCAC) in 1967. One of its first tasks was to

determine whether consumer education was taught in Canadian schools or by other agencies. It defined consumer education as "the development within the individual of the skills, concepts, and understandings that are required for everyday living and that help him [her], within the framework of his [her] own values, to participate fully and effectively in the marketplace" (1970, Ch2, p.1).. The CCC concluded that "no Department of Education in Canada has a course in 'Consumer Education' at the present time" (Ch2, p.1).

The CCC (1970) study found that, instead, consumer education topics and units were integrated into a variety of other school subjects, in descending order: home economics (all 10 provinces), business education (n=6), economics (n=4), mathematics (2) and social studies (1). Also, consumer education topics were found in several subjects within each province with the most popular combinations being two subjects (n=8 provinces), three subjects (n=1) and four subjects (1). The most common dual combination was home economics/economics (4), home economics/business (3) and home economics/mathematics (1) (N=8). It is obvious that home economics was a popular home for consumer education topics, followed by business and economics. There was a range of consumer education topics available across Canada (break down by province is available in Appendix C of the 1970 CCC report), listed in descending order: (a) how to buy in certain product categories (especially, clothing, housing, food, cars), (b) credit/borrowing, (c) money management, (d) budgeting, (e) savings and investments, and (f) insurance. To a much lesser extent, topics included: consumer problems, protection and legislation; the role of the consumer in the economy; contracts and consumer law; and, retailer's sales methods, promotions and advertising. What is *very significant* is that almost all of these courses were optional and available only to girls meaning that most students did not get consumer education and that boys did not get it at all (unless they were enrolled in a mandatory business education or commerce program).

Context of Canadian Consumer Education in the 1990s

Although it is beyond the scope of this paper to provide a chronological history of what has happened in the last 30 years regarding consumer education in Canada, it is feasible to refer to some initiatives in the early 90s that related to consumer education in Canada: (a) the 1992 Conservative government *Prosperity Initiative* Task Force Report, (b) the 1992 release of a Federal/Provincial/Territorial consumer economics curriculum for grade 10-12 students, called *Project Real World*, (c) the 1992 release of the Consumer and Corporate Affairs (CCAC) discussion paper on the changing roles of consumer, business and government, d) the formation of the Canadian Consumer Education and Information Forum (CCEIF) in 1995, and (e) a 1989 content analysis of consumer studies courses in Canadian university home economics and related units. The latter study is relevant to this discussion because it reflects the preparation that potential teachers were obtaining in feeder programs to BED programs.

Prosperity Initiative

In 1992, the Conservative government released a 75 page report titled *Inventing Our Future* (Steering Group on Prosperity, 1992). It was developed by a 20 member Steering Committee and contained 64 recommendations (54 lines of actions) focused on three themes, one being *Creating Opportunity: Building an Innovative Society*. Consumer education was within this theme on the assumption that "a tough minded consumer stimulates competition, pushes companies to innovate and raises the quality of goods and services" (p.13). A Consumer Education Task Force was established and was to be chaired by Marilyn Lister, then President of the Consumer's Association of Canada (CAC). The objective of this Task Force was to ensure that a basic program for consumer education be developed and in place by 1993-94, with a mechanism for consultation to be put in place by March 1993. I made sure my name was on the roster of people interested in participating.

To the best of my knowledge, nothing came of this initiative as far as consumer education is concerned. A telling event was the displacement of the Conservative government by the Liberal party soon afterwards. It could be assumed that all recommendations within the report would be ignored because there was a new government in power. However, a quick review of some key recommendations and subsequent events reveals that several key recommendations were acted upon by the Liberal government: harmonization of the GST and PST (in some provinces anyway), harmonization of provincial trade rules, and free trade. The failure to focus on consumer education is indicative of the lack of respect for the role of the consumer in the marketplace even though they collectively spend over 2/3 of all the money spent in Canada, relative to government and business.

What is interesting is that the authors of the *Prosperity Initiative* report assumed that consumers are a cog in the economic wheel. Consumer education did not appear at all in the second theme which was *Building a Learning Culture in Canada* (lifelong learning initiative). Rather, it appeared in the section dealing with being competitive in the global marketplace. Why not consider consumers as agents of society as well as the economy? A telling article was published in the *Globe and Mail*, the day after the report was released. In a scathing column, Corcoran (1992) scorned the idea that "... this is the first proposal to suggest that the national school curriculum... needs to be enhanced with courses in shopping" (p.B2). This shortsighted comment reflects a prevailing myth that, somehow, we are all born with the genes to know how to spend money. To quote Gunter and Furnham (1998),

"consumer education is not merely a rhetorical exercise in buymanship. It is a continuing, lifetime learning experience".

Federal/Provincial/Territorial Consumer Economics Curriculum

In the late 80s, several things happened that paved the way for the establishment of a special Canadian Federal/Provincial Consumer Education and Plain Language Task Force in 1988: provincial departments of consumer affairs were downsizing meaning initiatives had to be examined that enabled consumers to assume more responsibility; plain language initiatives were undertaken to make consumer contracts, etc. less complicated; various Ministers of consumer affairs departments observed that youth in Canada did not seem to have the requisite life skills including marketplace competencies; several Ministers supported the inaugural development of CBC's Street Cents, a consumer television show for teens; and, the people working in these departments involved a group of bureaucrats deeply concerned with education and citizenship, or as Barb Jones-Gordon put it, "there was an alignment of the planets - synchronicity" (personal communication, January 31, 2000). Jones-Gordon was a member of the Task Force.

Subsequent to cooperative development between six Canadian provinces and extensive field testing, the *Project Real World* (PRW) curriculum was released in the summer of 1992. PRW is a five module, activity based program designed to empower the Grade 10-12 student to cope with, question, manage and influence the multitude of changes in the macro environment impacting on the consumer in the marketplace. Designed to help students cope in the 'real world', it covers a wide gamut of marketplace education topics based on Bannister and Monsma's (1982) well known classification system for consumer education concepts (<http://www.emich.edu/public/coe/nice>) (See Figure 1). The scope of the five modules includes:

- Module 1.** **The Canadian Marketplace and You** - focus is on globalization of the market, advancing technology, the environment, and the economy, social and political changes and the impact of these spheres of the macro environment on the consumer;
- Module 2.** **Your Economic Decisions** - focus is on the individual, the consumer decision process and factors which influence this decision process;
- Module 3.** **Resource Management Skills** - focus is on individual financial planning and shopping skills;
- Module 4.** **Entrepreneurship and the World of Work** - focus is on self assessment and the skills required to career plan, job find and venture into self-employment; and
- Module 5.** **Citizen Participation** - focus is on increasing student's awareness of rights and responsibilities, the consumer protection framework, complaint procedures and assertiveness in the marketplace.

PRW is still available from the Manitoba Text Book Bureau at 1-800-305-5515 for \$32.00 total. It has been translated and made available to departments of education in Canada. It is not an official Department of Education policy document but rather a national effort to bring more focus and feasibility to delivering consumer education to high school students. It is designed to be delivered as a separate course or to be integrated into other subject matters, hence the module format. If there ever is a commitment to standardize consumer education across Canada, the template for the curriculum already exists in the form of PRW.

Consumer and Corporate Affairs (CCAC) Discussion Paper

In 1990, a Consumer Policy Framework Secretariat was formed within Consumer and Corporate Affairs Canada (CCAC) (I was a founding member and contributing policy analyst). This Secretariat worked on a series of policy analysis papers culminating in the release of a White Paper in May 1992 titled *The Marketplace in transition: Changing roles for consumers, business and government?* The point of a discussion paper is to solicit viewpoints from the interested public. Consumer education was identified as an important consumer issue as it related to consumer protection. Public consultations were held in the early summer of 1992 after the document was released but little came from the effort.

In fact, shortly afterward, the Liberal government came into power, dismantled CCAC and created Industry Canada (IC). There is now an Office of Consumer Affairs within IC. As far as I know, the Secretariat has been disbanded. I was told recently that the OCA does not have a policy analyst working directly on consumer education but that the OAC is interested in this study and would like to have a copy. There is an ongoing Consumer Measures Committee and we were directed to this committee when we requested information from OCA on consumer education. This committee was created under Chapter 8 of the 1995 Agreement on Internal Trade (AIT). The Committee provides a forum for national cooperation to improve the marketplace for Canadian consumers through harmonization of laws, regulations and practices and through actions to raise public awareness (Industry Canada, 1999).

Canadian Consumer Education and Information Forum

Yet another effort to address the need to socialize Canadians into their consumption role

using consumer education was the formation, in 1995, of the Canadian Consumer Education and Information Forum (CCEIF). The inaugural meeting of CCEIF was held via conference call on May 25, 1995 and was organized and funded by Karen Gamey, then Consumer Education Co-ordinator with Manitoba Consumer and Corporate Affairs. Lydia Shevchuk, Industry Canada, arranged for a website to be developed (the web site used to be <http://www.cceif.mb.ca> and www.reicc.mb.ca/indexf (French) but it appears to be inaccessible), a logo, letterhead, and secured minimal funding for written and teleconference correspondence to the core members (I am a member) and the members at large. Indeed, CCEIF is an independent body of voluntary partners who want to strengthen and promote consumer education in Canadian homes, schools, universities, workplace and communities. CCEIF entails seven core members (including representatives from CAC, CSA) and about 25 members at large who form the "talent bank" from which the core members can draw insights, expertise and the like for any projects undertaken by CCEIF. They include consumer consultants, corporations, the media, academics, curriculum consultants/teachers, provincial/territorial governments, federal government, consumer representatives, consumer education program managers and program specialists.

The *mandate* of the Forum is to strengthen and promote consumer education in Canadian homes, schools, universities, workplace and communities. The *mission* of the Forum is to educate Canadians to become skilled consumers, informed decision makers and self reliant participants in the global marketplace. Several *functions* were proposed for CCEIF including: (a) serving as a forum for exchange among educators, government, and community; (b) a clearinghouse for consumer education resources; (c) a research body; (d) a consultant service; (e) an advocate for policy; and, (f) an agent generating awareness of consumer education in the media. It provided the valuable service of sending bi-annual packages of updates to members-at-large of consumer education related initiatives in Canada and the US.

After five years of formal existence, CCEIF is struggling to survive because both key founding members mentioned above have moved into new portfolios within their respective government positions and are no longer directly involved with consumer education per se. No teleconference meetings were held in 1999. Several other core members have also experienced shifts within their work environments moving them further away from direct involvement in consumer education. I think everyone here can respect the challenges inherent in maintaining initial momentum and funding for new organizations. My hope is that CCEIF can be rejuvenated after today's conference and seen as a powerful vehicle for the promotion of consumer education in Canada. The infrastructure already exists for a forum for consumer education in Canada - what is needed is sustainable funding and the commitment and involvement of interested parties (paid and volunteer).

Consumer Studies Courses in Canadian University Home Economic Units

Susan MacDonald and I determined, using 1988 data, that Canadian consumer studies graduates were being prepared to understand consumer decision making in the marketplace, resource management (financial planning more so than purchasing and conserving) and, to a lesser extent, consumer affairs and citizen participation in the policy process, with more emphasis on consumer protection than on consumer advocacy. We surveyed courses offered at 14 home economics departments in Canadian universities. These results infer that any student intending to get a BED to teach family studies/home economics was provided an opportunity to learn about money and resource management, decision making and financial planning but less so consumer protection and advocacy. Much has changed within the university climate regarding consumer studies and I know of only six units that offer consumer education topics or courses in 2000. This decline in departments and course offerings means that fewer teachers will enter the school system with preparation in consumer education, and by association, are much less likely to teach consumer education even if there is an existing curriculum (McGregor & MacDonald, 1997, 1998).

Status of Consumer Education in Canada - A 2000 Study

During January and February, 2000, my research assistant and I attempted to contact all 10 provincial Departments of Education and the three Territorial Departments of Education to determine what was "on the books" for formal consumer education curricula and evidence of integration of consumer education topics into other subjects. We also got in touch with the Council of Ministers of Education. This section will share the results of that initiative.

Preliminary findings of Status of Consumer Education in Canada Study

NOTE: *Please be aware* of the limitations of this study - see Endnote One.¹

A separate profile for each province and each of the three territories has been prepared. What follows is a preliminary attempt to analyze the commutative data from these 13 case studies. When feasible, the results of the

2000 study are compared against the 1970 Canadian Consumer Council (CCC) study so as to provide some context for changes and consistency. Using Bannister and Monsma's (1982) consumer education classification system, I examined the course titles and course descriptions that had the word consumer in them to determine where consumer education components are positioned in Canadian curricula (see Table 1).

Table 1 - Comparison of evidence of consumer education from 1970 CCC study and McGregor's 2000 study

1970 study	Number of provinces	2000 study	Number of provinces
Mathematics	2	Mathematics	7
Home Economics	10	Family Studies (also home economics)	8
CALM etc Did not exist in 1970		Career and Life Management (CALM)	5 or 6
		Life Skills	1
		Life Transitions	1
		Career and Technology Studies (CTS)	1
		Independent Living Skills	1
		Personal and Social Education	1
		Personal Development and Relationships (PDR)	1
Business Education	6	Business Education	4
Economics	4	Economics	4
Law	0	Law	3
Social Studies	1	Social Studies	2
Consumer Education	0	Consumer Education	4
	N=23		N=37

Table 1 shows that, in 1970, there was no separate Consumer Education curriculum in any province in Canada but there are now four provinces that have one in 2000. There is obviously an increase of the incidence of consumer concepts being included in a wide array of different curricula! In fact, there is a 600% increase, from 23 to 37 incidences of consumer education topics present in curricula across Canada. But, there is obvious evidence that consumer education is very fragmented in Canada with only four provinces even having a separate curriculum. Indeed, I have yet to determine if these four provinces are actually implementing these courses but I know that NS's is dated 1977 and that BC's is going to be discontinued next year and will not be replaced. As well, it is obvious that home economics/family studies is still the home of many consumer education concepts as reflected in the 2000 course titles and descriptions. Business Education, Economics and Social Studies also continue to reflect consumer education topics. The new trends are the inclusion of consumer topics in Mathematics and in the new area dealing with careers and life management, titled Career and Life Management in some provinces and other labels in other provinces, as reflected in Table 1.

Table 2 profiles the consumer education or related 2000 curricula by province. The province where students could get the greatest exposure to consumer topics is Alberta. They are equally able to be exposed to consumer topics in Manitoba, Nova Scotia, PEI, Newfoundland and Ontario. Preliminary results indicate that students are likely to have the chance to be exposed to consumer topics from a combination of curricula containing consumer topics rather than just one curriculum. Common combinations include: 1. family studies and mathematics, 2. family studies and business education, 3. family studies and economics, 4. family studies, CALM and mathematics, and 5. family

3 Notably role of consumer in the economy	2 attitudes	0	45% especially credit, savings and investing then money management followed by insurance	45% especially clothing, food then housing and general tips	0	0	5 Protection and legislation
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An analysis of Tables 3 and 4 reveals a major shift within the Resource Management category with much more emphasis on financial planning in 2000 and a shift in content within the Buyership category from food and clothing in the 1970 study to cars and homes in 2000. Also, the focus on buyership declined from 45% to 10% over the 30 years with some of the slack picked up in the Decision Making category, evident with an increased focus on the general consumer decision making process in 2000. There is a disappointing lack of focus on citizen participation in both studies with a consistent lack of attention to advocacy versus protection and legislation.

Recommendations

As a caveat, any recommendations for consumer education in Canada must be made knowing that “Canada is one of the few, if not the only country in the world, with no central government ministry of education or official responsible for educational matters. [Furthermore], at the central government level, there is no substantial coordination of local policies either with regard to primary and secondary education or with regard to Higher Education” (Cappon¹, 1997, p.1). Despite this constitutional reality and challenge to entrenching consumer education across Canada, Henchey (1998) recommended that it is reasonable to expect the Canadian education system to provide instructions in interdisciplinary areas such as consumer education. He was speaking to the Canadian Association of School Administrators and also believed that we expect the education system to teach life skills, core values, literacy and job skills. These are all components of a broad understanding of consumer education. Henchey also recognized that the current job market is fragile in its prospects for lifetime security, a fact that is central to the necessity of making good economic decisions in the marketplace.

Before making recommendations pursuant to consumer education in Canada, it is necessary to share an overview of the Canadian context shaping educational reform in Canada. It goes without saying that change is a permanent feature of our society and that any education of our youth, including consumer education, must embrace this fact. Second, information and telecommunications technology (computers, Internet, e-commerce, debit and smart cards, e-banking, etc.) are transforming almost every aspect of our lives meaning youth have to be able to critically think, be creative and discerning in their marketplace activities. Third, Canadian consumers are functioning in a global as well as local marketplace meaning they have to gain an appreciation of the consequences of their consumer actions on the environment, those living elsewhere and those not yet born; that is, become environmentally and socially aware and responsible. Fourth, Canada’s youth are gaining power in the marketplace despite the decline in their numbers. Consider that even though only one fifth of the population is aged 5-19, Canadian teens aged 10 to 19 spent \$13.5 billion (CDN) in 1998 and this number is growing (gleaned from Carter, 1999; CCSD, 1998b; Clark, 1999; Henchey, 1998).

A respect for this reality means increased chances for the following recommendations to be implemented. Also note that this paper was submitted before the study was conducted so the recommendations may change to reflect the results. There are six recommendations, placed in national and international context if relevant.

1. Establish a Canadian Institute for Consumer Education

There appears to be a need for coordination of national efforts that focus on consumer education in Canada. I recommend that a national institute be established. There are several possibilities including: (a) using the existing CCEIF organization, (b) creating a Canadian subsidiary of the American National Institute of Consumer Education (NICE), or (c) creating a new institute for Canada to be called the Canadian Institute for Consumer Education (CICE). This recommendation reflects the theme of today’s conference, the intent of CCEIF, the action set out in the 1992 Prosperity Initiative on consumer education, CCAC’s acknowledgement of the importance of consumer education in its 1992 White Paper, and builds on PRW’s federal/provincial/territorial collaborative initiative for consumer education. This new institute could become

¹Paul Cappon was the Director General of the Council of Ministers of Education, Canada (CMEC) when this paper was delivered.

effective in promoting a national common voice to promote a national strategy for consumer education, much like the recently established National Consumer Education Partnership in the UK in January 1998 (<http://www.oft.gov.uk>). (Contact wells@which.co.uk)

2. **Write Position Paper and Action Plan for Consumer Education in Canada**

In the meantime, when, and if necessary before, the Institute is established an entity needs to coordinate the development of a White Paper on Consumer Education in Canada. The Canadian paper could be called *The Status of Consumer Education in Canada: A Blueprint for Action*. This initiative could be under the auspices of Industry Canada's Office of Consumer Affairs, the Council of Ministers of Education Canada, the Consumer Measures Committee, or some such combination of public, private and civil society sectors.

This initiative could build on the 1992 CCAC White Paper on *The Marketplace in transition: Changing roles for consumers, business and government?* which recognized consumer education as an important consumer protection tool. Several international initiatives of the same nature also will be discussed as evidence of global trend to strengthen and ensure consumer education. A special collaborative initiative was launched in the UK in January 1998 for the sole purpose of promoting consumer education in the UK National Curriculum. The National Consumer Education Partnership (NCEP) developed a position paper entitled *A framework for the Development of Consumer Skills and Attitudes* and released it in March 1999. The Department of Trade and Industry (DTI) in the UK released a White Paper in the fall of 1999 entitled *Modern Markets: Confident Consumers*. The DTI says, "Consumer education is a high priority" (1999, p.2). Second, another such initiative was released in the United States in 1996 by the National Institute for Consumer Education (NICE). NICE published a position paper titled *Consumer Education in the United States: A Blueprint for Action*. Third, the state Swedish Consumer Agency (1999) released a position paper on the topic of *Consumer Education in the Nordic Countries*. This paper recognizes that the European Union included consumer education in the general objective of consumer protection at the 1997 Amsterdam Treaty. Now, both the European Community and Member States have to deal with consumer education. This paper is the formal response of the Nordic countries. Interestingly, in the 1998 Industry Canada report on consumer policy to the OECD, IC reported on information initiatives but said nothing about consumer education. By way of clarification, consumer information pertains to facts while education pertains to skills, competencies, knowledge, attitudes and values - more so the process of learning rather than what is learned although both are intertwined.

3. **Survey Canadian Consumers to Determine Their Marketplace Competencies**

The authors of the 1996 NICE report refer to a 1990 study which tested adult consumer knowledge in the U.S.. Only a little over half passed the test (54%). Respondents could have scored 25% just by guessing. I recommend that such a test be developed and conducted in Canada thereby providing concrete evidence of current anecdotal testimony of the poor state of Canadians in their consumption role.

Rationale for Study of Consumer Competencies

Just a few facts provide a strong mandate for conducting this study. First, average family income is declining (current average is \$58,000.00) while the average Canadian spends \$1.02 of each \$1.00 earned on debt (credit cards, consumer loans and mortgages). This means there is nothing left over to save (savings rate is now negative in Canada compared to 12% 15 years ago). It also means that it is imperative that youth be taught how to make wise, prudent money management decisions to stave off this trend. Second, too many Canadians are illiterate to the point that they cannot read basic product or service information as they engage in marketplace transactions. The fallout for consumer complaining, redress problems, safe use and disposal, sound banking practices, etc is profound. Third, more and more people are declaring bankruptcy than ever in the history of Canada (1 in 400 now versus 1 in 10,000 about 35 years ago). The negative impact on families, society and the economy is well documented. Fourth, over two thirds of Canadians have no, or inadequate amounts of, money saved for retirement during a time of cuts to social welfare, health, education and employment benefits. Plus, they are living longer than ever before, meaning the average Canadian who has to retire at age 65 faces another 20 or so years without paid employment (Carter, 1999; McGregor, 1999).

Fifth, most Canadians do not have an adequate investment plan and many have exhausted any savings they had to repay mounting debt. Sixth, more and more people (about 20% and growing) are working in multiple, part-time jobs in the service sector with little benefits, fewer hours and less take home pay. This trend means that people have to be able to manage irregular earnings and live day-to-day on less and sporadic income. Seventh, the average Canadian is between jobs for 4 months at a time when they have no cushion and excessive debt loads. An alarming fact is that half of the unemployed youth in 1997 were in temporary jobs despite having a high school education. This situation often translates to less money to spend and a trend to use credit excessively. A related issue is the growing cost of obtaining a university education due to raising tuition fees and less access to affordable student loans - one needs an education to increase the chances of a higher income. Eighth, families face time poverty due to balancing family, work, life and home leading to less time to shop efficiently or effectively. This trend has huge ramifications on the role of anyone as a consumer. Ninth, youth (defined by IC as those between 20-29) face high unemployment rates which does not bode well for their ability to consume, save and invest in their future. Finally, the incidence of poverty is increasing in Canada and those who live below the poverty line face multiple challenges in their role as consumer, foremost being the ability to pay for basic needs like food, clothing, shelter and transportation (Carter, 1999; McGregor, 1999).

How savvy are Canadian consumers in today's marketplace, how are they coping and how empowered do they feel with the consumer education they received in high school? The data on this topic is sketchy at best in Canada, if non-existent. This gap needs to be addressed. As a start, Appendix A profiles the challenges inherent in being a teen in the Canadian marketplace.

4. **Survey Consumer Affairs Professionals and Educators to Determine Perceived Benefits of Consumer Education**

Knapp (1991) surveyed American consumer affair professionals in business, schools, government and academia to determine their perceptions of the benefit of consumer education to consumers, business and society (see also Kerka, 1993). Knapp's results parallel those released in 1998 by the state Swedish Consumer Agency in its report on consumer education in Nordic countries, the NCEP in the UK countries (1999), the Department of Trade and Industry in the UK (1997a,b, 1999), the NICE study of 1996 and even a 1985 study conducted for Consumers International (then the International Organization of Consumer Unions) by Hellman-Tuitert. They collectively determined that consumer education: encourages critical thinking; instills life skills; promotes self-confidence and independence, and from a global perspective, interdependence; fosters broadly accepted values and a respect for the value clarification process; improves quality of life and well-being; reduces apathy; reduces social alienation produced by exploitation in the marketplace and replaces it with empowered, enabled citizens; prompts the consumer to critically examine the role of the national economy in relation to a stable society; leads to more satisfactory purchases and better relationships with the business sector; generates the ability to handle and challenge commercial persuasion and advertising; helps people live within their income and plan for the future by teaching them to make good decisions and to problem solve; exposes people to their rights and responsibilities as a consumer relative to business and government; leads to discriminating and informed citizens; helps people appreciate the relationship between work and money; enables them to raise standards across professions and industry sectors; and, prepares people to engage in self-management, growth and enlightenment as global citizens.

I recommend that we also conduct such a survey in Canada to determine our perceptions of the benefits of consumer education in the Canadian context. We could use the resultant information to lobby for consumer education, develop partnerships and coalitions and to gain an appreciation of the congruence or divergence of multiple perceptions of consumer education. One possible data collection tool could be the Delphi method.

5. **Design a National Consumer Education Curriculum for Provincial Adoption**

Using the policy intelligence system collected from options 2,3 and 4 above, I recommend that action be taken to develop a national consumer education curriculum for provincial adoption. PRW has already been developed and I, with Rev. Katherine Bourbonnier, have brought a global perspective to the curriculum to prepare students to citizens first and consumers second. The curriculum would also build on the Prosperity Initiative recommendation that a Task Force be put in place to ensure that a basic program for consumer

education be developed and implemented in Canadian schools. I respect the jurisdictional issues but suggest that this work could be undertaken by the Consumer Measures Committee or some such entity (maybe CCEIF) if we are unsuccessful in establishing a national institute. Issues of the prominence of consumer education in the school curriculum, mandatory versus optional, level and type of teacher training can be dealt with during this initiative. As well, such factors as the use of technology, alternative modes of learning, possible partnerships, existence and relevance of educational materials for consumer education, etc. can also be addressed at this time.

One issue that must remain foremost in our minds, as we develop a consumer education curriculum, is the current climate towards curriculum reform and the public's perceptions of the Canadian education system. Carter (1999) reports that, although Canadians still value education, they are losing their confidence in the system. Half have little to moderate confidence and half have a lot of confidence in the job being done by the education system as a whole. Also, Environics (cited in Carter) found that the ratings Canadians give for the provincial secondary systems are declining markedly even in just in two years (up from 38% poor/very poor in 1995 to 43% in 1997 with the shift occurring from those who felt it used to be excellent/good). A consistent 30% rated the education system as adequate. What is encouraging is the trend for the public to want educational choices to make up for the inappropriate homogeneity of the programs. Initiatives to build consumer education programs and curricula could build on this trend for choices in school offerings for youth. A related counter trend is that older Canadians (who outnumber the youth) are asking for public monies to be spent on health not on education. Any initiative to advocate for consumer education needs to include those less than 35 who are more inclined to want money spent on education (Carter).

6. Disseminate This Study and Generate Future Research Agendas

Finally, the results of this study need to be widely distributed so that others are aware of its existence and can build on it in the future. Furthermore, this study reported only on the existing consumer education curricula to determine if there actually IS a curriculum in each province and to determine where and which consumer education topics are integrated across what collection of subjects (math, social studies, business etc.). Future studies need to capture the scope and depth of coverage of consumer education topics, the congruency of existing curricula, teachers' perceptions of their preparation for and propensity to teach consumer education, resources available for consumer education, relevant Canadian textbooks, etc. This research could be undertaken by academics, business, government consumer affairs offices, consumer organizations, departments of education, members of civil society, and professional associations.

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Appendix A

Profile of Teen Consumers In Canada (aged 10-19)

Since this paper is concerned with the curriculum that exists for students attending Canadian public schools, it is imperative to appreciate the nature of these consumers. Although teens have decreased as a proportion of the total population, their economic power has increased (Boden, 1991; Mangleburg, Grewal, & Bristol, 1997). Currently, about 14% of the Canadian population (about 4 million) fall between the ages of 10-19 (12% are aged 0-9). Another way to demographically classify this group is to refer to those aged 9-14 (called "tweens") and those aged 15-19 (called teens) (Clark, 1999). Consumers aged 10-19 have more money in their pockets than ever before. Clark claims that the average Canadian teen has a disposable income of \$500.00 per month. They buy and influence the purchase of an increasingly wide array of products partly because they are being delegated large proportions of household spending due to the increase in working and single mothers. And, even though teen unemployment is growing, many of them also have part time jobs while attending school (Canadian Council on Social Development [CCSD], 1998a). In 1997, about 30% of full-time students aged 15-19 had paid employment and just under 60% of part-time students the same age had part time employment (CCSD, 1998b). CCSD also reports that this age group gets money from family sources including: mom, dad, grandparents and often step-parents.

Researchers agree that the spending power of Canadian teens is increasing (Clarkson Gordon/Woods Gordon, 1990). This age group is becoming an integral part of the work force and the marketplace (McKay, 1997; Vita Health Company, 1990). Older American research shows that teens annually spent more than \$60 billion (US) of their own money and more than \$30 billion (US) of their parent's money in the early 90s (McCurdy, 1998; Zollo, 1995). Clark (1999) reports that 26 million American teens spent \$141 billion (US) last year, almost twice as much as a decade ago and that Canadian teens aged 10 to 19 spent \$13.5 billion (CDN) in 1998 (approximately \$20 billion US)).

It must be remembered, however, that the teen generation of consumers are "in training" (Stampfl, 1978). Teen consumers are vulnerable in the market since they may consume unwisely without critical evaluation of the promotional message. They are frequently unable to resist persuasive, invasive advertising. Often, they are misled by omission, hero endorsements, advertisements disguised as comic strips and cartoons, and products which are strategically placed in movies. They have a weak understanding of the value of money and a weaker understanding of their values and preferences relying instead on peer pressure. They tend to be non-discriminate consumers yet they do have spending power in the market ("Selling to children", 1990; Stampfl, 1978) and are the future consumers of the Canadian marketplace.

Even more compelling is that the teen market is the first global generation of consumers comprised of a teen culture united in tastes and sensibilities but so diverse that there is no single overriding identity. In fact, Clark (1999) mentions that there are at least a dozen teen "tribes" defined by their fashions, music and magazines. Canadian teens are part of this culture which forms a very heterogeneous young global consumer market. Kids around the world share certain social, psychological and consumer attitudes. Further, the teen market is being targeted through global marketing. European or Pacific Region market trends no longer take two years to reach Canada; they are instantaneous, facilitated by the technological reality that the global teenage world is fully, electronically wired. The youth culture trends travel faster than ever before and will inevitably impact on Canadian youth. Rock videos also have changed the way youth markets develop. The consumer socialization of youth is not as it was in the past (Cormier, 1989). The declining numbers of this age group, coupled with global exposure and increased spending power of an inexperienced consumer, suggests compelling future marketplace challenges. As Clark emphatically puts it, "once sown, the seeds of consumerism will continue to flourish. ... [T]he current generation of tweens and teens will wield economic clout even as it grows older" (p.46).

References are in the list attached to the paper

1. Limitations of this study:

1. This study focused on Senior High consumer education. Data on Junior high still needs to be collected and analyzed.
2. Only the course descriptions (2-4 lines each) have been analyzed to date. The next stage is to collect the actual curricula with respective courses described in detail and analyze these for content and focus.
3. Only those courses with the word consumer or consumption in the title or description were captured.
4. I still do not know which courses are mandatory and which are optional. This

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- finding will shed real insights into whether the students are even exposed to the concepts.
5. This findings are only temporary because so many provinces indicated major ongoing, or pending, revisions to their curricula including Alberta, Nova Scotia, Ontario and Quebec. These changes need to be monitored and results accommodated into this analysis.
 6. The CMEC data was from 1998 and, if the current trend for revisions continues, relying on this data will generate incorrect insights. For the time being, it is the most current information, albeit incomplete.
 7. I still do not know if these course are EVEN being taught. A necessary step is to contact school boards (a horrendous logistical task due to their sheer numbers) to see what is actually being taught in the schools, despite that is on the books as an official curriculum. These results would contribute to our understanding of congruency and consistency across each province and across provinces.
 8. I have yet to determine how qualified the teachers are who are offering these courses. Their comfort level with the content will greatly determine what, and if any, consumer education topics get taught.
 9. Not everyone contacted by us replied, so follow ups are necessary to complete the data base, which was tabulated prematurely so as to have something to present at the 2000 Quebec Consumer Protection conference, March.
 10. Aside from reading the documents, I need to talk to a contact person within each provincial department of education to vet the findings I have collected already and to update using their feedback when possible. That process is being set up. This approach, along with using the CMEC data and analyzing actual curricula, in addition to course descriptions, contributes to data triangulation and validity (did we actually capture what we set out to capture or are measure something else?).