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Keynote

Consumer Education and Home Economics: Trend Analysis
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Introduction

The Federal Republic of Germany's Ministers of Education and Cultural Affairs are updating consumer education. The update is to focus on social developments relevant to everyday life as well as current developments in research and educational practice. Conference organizers are interested in which social developments, current research, and subject-didactic research formats are shaping the discourse on consumer education. The aim of this symposium, cosponsored by the *Haushalt in Bildung und Forschung* (HaBiFo — <http://www.habifo.de/>), is to assess the current state of consumer education and open up perspectives for its further development.

To that end, I conducted a Google Scholar search for “consumer education” confined to the last five years (2020–2024 inclusive) (e.g., articles, conference papers, book chapters, theses, and dissertations). I looked for trends, which is a general direction in which something is changing or developing. Trends have their own life cycle: introduction, increase (acceptance), peak (full saturation), decline, and obsolescence (new trends supplanting or overshadowing) (Crane, 2022). Nine trends were identified (theoretical, conceptual, pedagogical, and research) from 13 nations on five continents: Europe (Finland, Sweden, Germany, the Czech Republic, and the Russian Federation); Africa (South Africa, Nigeria); United States; Oceania (New Zealand); and Asia (Indonesia, Malaysia, Pakistan, and South Korea) (see Table 1). Whether any of these trends take hold remains to be seen, but home economists can be leaders in their acceptance.

Table 1

Nine Global Consumer Education Trends

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| 1. | revitalize and reconceptualize consumer education |
| 2. | consumer education intensity and consumer empowerment |
| 3. | empower adults encountering a digital world (socialization, resocialization, and identity transformation) |
| 4. | consumer education via social media platforms and social influencers |
| 5. | consumer education as a journey not a destination |
| 6. | consumer education as governing the self (socio-economic consumer education, and subjectification) |
| 7. | consumer education as a philosophy |
| 8. | transformative consumer education via practical consumer wisdom |
| 9. | humanizing consumer education as national security |
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Indeed, globally, consumer education is commonly considered part of the home economics curriculum because the profession focuses on individual and family economic well-being. Our profession assumes that people must be empowered marketplace agents and global citizens if they are to protect their consumer interests and achieve financial security and stability. Consumer education can be taught as a separate subject, but it is often *integrated* into other areas of home and family life (i.e., home economics specializations): personal finances, clothing, textiles, food, housing, transportation, health, telecommunication, entertainment, and leisure. Whether personally responsible for consumer education or not, home economics educators are strongly encouraged to bring a consumer lens (interests, rights, responsibilities, protection, and empowerment) to their specific area of practice and expertise. They would become adept *consumer education integrationists*. In that spirit, the ideas herein should resonate with vanguard home economists (Avantgarde-Hauswirtschaftler) and vanguard consumer educators (Avantgarde-Verbraucheraufklärer) and as well as with political, business, and civil society agents and stakeholders.

Overall, some of the trends in Table 1 (a) took existing approaches to consumer education in subtle new directions (e.g., consumer education *intensity* as it impacts empowerment; reconceptualize and revitalize consumer education; and resocialize adults to social media and the digital world). (b) Some trends were quite Avant Garde (e.g., consumer education for national security). (c) A key takeaway was the idea of augmenting the formal consumer education mode with ideas such as consumer education as continuous education, engaged education (transdisciplinary and participatory), word-of-mouth education, and consumer education as a journey instead of a destination. (d) Another emerging trend was to use consumer education to change the *person* instead of changing their decision making and behaviour: consumer education as governing the self, as a branch of philosophy, and as transformative practical wisdom. Each trend is now discussed.

Trend 1: Revitalizing and Reconceptualizing Consumer Education

To begin, because consumer education can increase consumers' skills and their satisfaction, it helps stabilize the economic system and, by association, improves harmony at the societal level (Kortessalmi, 2024). Consumer education thus benefits individuals, the economy, and society. That said, the Organization for Economic Cooperation and Development (OECD) (2009) identified a lack of *quality* consumer education. However, their evidence of poor quality pertained to (a) missing content (e.g., vulnerable consumers, and specific issues especially digital and social media); (b) a lack of evaluation of existing content; and (c) insufficient encouragement of educators to teach consumer education. The OECD did not call for an overhaul — a revitalization or reconceptualization, which can affect consumer education's excellence and reputation (i.e., its quality).

That was in 2009. A decade later, Greeley (2021) (United States) recommended both reconceptualizing and revitalizing consumer education thus implying that it was, respectively, lacking or not as healthy as he thought it could be (low quality). Revitalization means imbuing something with new life and vitality to restore its health or bring it back to life. Reconceptualization involves forming new or different principles, concepts, or ideas compared to what currently exists. He presumed that reconceptualization would contribute to revitalization.

I extrapolated the following suggestions from Greeley's (2021) discourse about consumer education. In addition to conventional consumer-related content, issues, and processes, consumer educators should teach (a) policy analysis, (b) critical theory, (c) critical thinking, (d) critical

discourse analysis, (e) values clarification (one's own values), (f) values analysis (others' values), (g) ideological awareness and (h) paradigm shifts. I do not elaborate on these ideas today because most home economists are familiar with them (or should be).

Greeley (2021) also recommended teaching consumer education using (i) *transdisciplinarity*, which accommodates ways of knowing and knowledge creation within and beyond university disciplines to include civil society, government, and industry. He tied transdisciplinarity to an “engagement model” (p. 138) of consumer education, whereby teachers would educate students about consumption by pulling in community members as well as multiple university disciplines. Greeley also advised consumer educators to use a participatory-action approach that enables local citizens, teachers, and students to work together to determine the most pressing community needs and the most relevant consumer education-informed intervention (e.g., revitalize the local market). McGregor (2010) conceptualized participatory consumerism, which could be applied to consumer education.

Greeley (2021) also (j) identified the need to create different ethical and educational *heuristics* for consumer education. Heuristics are loosely defined rules, guidelines, methods, and principles that help people learn or discover something for themselves. Heuristics are mental shortcuts that help people make quick decisions [while] using reason and past experience to solve problems efficiently. Commonly used to simplify problems and avoid cognitive overload, heuristics ... allow individuals to quickly reach reasonable conclusions or solutions to complex problems. These solutions may not be optimal ones but are often sufficient given limited timeframes and calculative capacity. (Chen, 2024, para. 1)

Greeley (2021) specifically recommended the development of new consumer educational heuristics for (a) navigating ubiquitous and evolving new technologies and digital platforms, (b) decision making in a complicated consumer landscape rife with ethical and moral consequences and (c) critically assessing how others are navigating both these situations.

The following text showcases a collection of additional trends around developments in consumer education, starting with augmentations to existing approaches and culminating with completely novel innovations.

Trend 2: Consumer Education Intensity and Consumer Empowerment

Consumer empowerment has long been a focus and aim of consumer education (McGregor, 2005). But recent trends are taking this mainstay in new directions with a focus on the *intensity* of consumer education. In consumer research and practice, intensity used to mean exposure time to educational material and the program of instruction (e.g., hours, days, weeks, or months) (Weeks et al., 2016). Recent research has expanded intensity to include additional dimensions. The intensity construct is intriguing because it behoves consumer educators who are intent on empowering consumers to account for this aspect of the *quality* of the education program (per OECD, 2009).

To illustrate, when Tajurahim et al. (2020) (Malaysia) explored the link between consumer education and empowerment, they focused on the intensity of consumer education, which they operationalized as the (a) frequency of consumers' exposure to media and educational materials, (b) clarity of these materials and (c) trust and effectiveness of the source. When the intensity of consumer education was high, consumers were more empowered. This variable was the highest contributing factor to consumer empowerment and thus the key predictor compared with three other independent variables in their study: consumers' self-efficacy, assertiveness and

aggressiveness personality traits, and the role of social media.

Simanjuntak and Mubarakah (2021) (Indonesia) also focused on consumer education and empowerment, which was positively affected by the (a) intensity of consumer education (operationalized as ease of access to consumer education and ease of retrieval of consumer information) and (b) level of education (e.g., primary or secondary) but (c) not lifestyle (six types with the fulfilled/nonfulfilled dimension the most influential). This positive relationship was more prevalent in urban than rural areas where consumers were characterized as quite helpless and powerless because consumer education lacked intensity (i.e., access).

Trend 3: Empowering Adults Encountering the Digital World

Suk et al. (2023) (South Korea) agreed that formal consumer education can enhance consumer empowerment. Yet they found that research about formal “school education was a cold topic” (p. 1423) compared to increased research interest in financial literacy education, and financial management competency. They concluded that “consumer education should not remain at the level of school education” (p. 1443) where it reaches only junior high or secondary students. Instead, given the juggernaut of technological advances (e.g., digital, smart, internet, and online environments), consumer education should be in the form of “continuous education” (p. 1443) (i.e., no gaps) to resocialize consumers as they move through adulthood and strengthen their capabilities to cope with digital challenges to their empowerment.

To explain, socialization helps people learn to behave in a way that is acceptable to society. Through the socialization process (e.g., education, social interactions, and context), people learn specific patterns of behaviour, as well as knowledge, skills, and dispositions, that enable them to be more-or-less effective members of society. People are socialized into their consumer role through myriad life experiences and formal consumer education (Moschis, 1987). Teens grow into adults. What they learned during the socialization process when young may not be relevant in a changing marketplace, which is currently influenced by the digital world.

Consumer educators are thus encouraged to view it as *continuous education* that keeps up with the times rather than terminal at high school — adults must be continually resocialized into their consumer role (Suk et al., 2023). “Resocialization is a process of identity transformation in which people are called upon to learn new roles, while unlearning some aspects of their old ones” (Morrison, 2007, p. 3889). Through identity transformation, people can change the characteristics that define them, change who they are, the way they think about themselves, and way the world views them (Johnson, 2019).

Vulnerable Consumer Education

Although not solely digital specific, Stewart and Yap (2020) (New Zealand) proposed that *adult consumer education* can alleviate issues surrounding vulnerable consumers’ level of cognition and stigmatization after they leave high school. Adult consumer education targeted to four different types of consumer vulnerability (their new innovation) can help adults reject stigmas and change their persona by reshaping their self-identity. Targeted consumer education can “produce greater consumer agency (i.e., the ability to transform and shape meanings in the marketplace) and empowerment (i.e., the ability to exert power in the market)” (p. 347) in vulnerable consumers.

The takeaway with this empowerment trend is two pronged. (a) Consumer education should be *continuous* into adulthood instead of secondary-school bound, and (b) it should be targeted using a newly created taxonomy of four types of vulnerable consumers instead of assuming consumer vulnerability is generic.

Trend 4: Consumer Education Encounters Social Media Platforms

Like Suk et al. (2023), Bashir et al. (2023) (Pakistan) recognized the impact and role of social media platforms and digital technology on consumer education. They “highlighted the need for tailored and innovative approaches to consumer education in the digital age” (p. 85) and recommended that consumer educators (a) flag the powerful role of social influencers and the need for critical literacy, (b) incorporate technology into consumer education and (c) emphasize and teach digital literacy (different from consumer literacy). Digital information is data (e.g., documents, images, audio and video files) that can be stored, read, transferred, and used by and on computers. “Digital literacy refers to the assortment of cognitive-thinking strategies that consumers of digital information utilize” (Osterman, 2012, p. 135).

Regarding social influencers, Achola et al. (2020) (South Africa) identified the trend of *word-of-mouth consumer education* manifested when smart phone technology meets social media platforms: Facebook, X (formerly Twitter), and Instagram (#hashtag phenomenon). Hand in hand is the role of social influencers and their followers who are often uncritical and eagerly accepting of advice. Achola et al. recommended educating the social influencers on the consumer interest in general or a consumer issue in particular, so they can give sound advice. This strategy differs from educating everyone in a formal consumer education setting and should probably happen in concert. This trend legitimizes the power of *word-of-mouth consumer education* and behoves consumer educators and policy makers to pay attention to this dynamic, which is here to stay.

Trend 5: Consumer Education as a Journey

Aligned with the inferred augmentation of formal consumer education, Naderi and O’Riordan (2020) (Sweden) explored how consumers educate *themselves* about a complex purchase instead of turning to formal consumer education learning. Naderi and O’Riordan’s theoretical jumping off point was the *customer journey* construct (from the retail field). “Since customer journeys give a comprehensive overview of consumers’ path from their identification of needs and their search of information to the actual purchase, they also show the process of how consumers educate themselves” (2020, p. 11).

Like customer journeys, consumer journeys involve *touch points* where people interact with things that effect their impression: (a) producer or service providers (brand points); (b) the consumer’s own thoughts and feelings (individual points); and (c) social/external points controlled by independent actors (e.g., blogs, forums, and social influencers). Naderi and O’Riordan (2020) framed consumer education as a journey rather than a destination. Instead of ending up educated about “the marketplace” (a final destination), consumers educate themselves as they journey through life, one complex purchase at a time (i.e., self-educated, lifelong-learner consumers). This trend suggests that formal consumer education pedagogy must instill critical thinking skills and complex, deep-thinking skills (e.g., engage in thoughtful reflection and analysis, question assumptions and beliefs, and seek new perspectives) (see McGregor, 2020).

Trend 6: Consumer Education as Governing the Self

Normally, consumer educators assume that “taking responsibility ... ranges from the cost-efficient [sic] use of existing (financial) resources to ensuring intra-and intergenerational justice” (Wittau, 2024, p. 265). Wittau (2021, 2024) (Germany) took a different tactic and linked consumer education with “governing the self” (2021, p. 289), which involves self-determination (i.e., controlling and shaping one’s life), and self-responsibility (i.e., being answerable and accountable for something within one’s control, power, or management). People would take

control of and be responsible for governing themselves, so they can consume the right way. However, *the right way*, in this case, means being grounded in a *governed self* (Wittau, 2024) rather than grounded in the principles of the consumer interest (i.e., what best benefits the consumer relative to the seller) (see McGregor, 2012).

Socio-economic Consumer Education, and Subjectification

To ensure that consumer education occurs as governing the self, Wittau (2024) recommended *socio-economic consumer education*. Instead of creating consumer education predicated on consumer sovereignty and neo-liberal individual responsibility, socio-economic consumer education “aims to open up a (self-)critical view of the world for learners [so] the ‘practices of the self’ become visible” (p. 261). Instead of “transfer[ing] responsibility (exclusively) to single individuals, [consumer education would] address the responsibility of society as a whole and of politics” (p. 273). To that end, consumer education should teach the practices and principles involved in *subjectification* along with conventional objective consumer education content (Wittau, 2024).

Subjectification describes a procedure that helps people observe, analyze, interpret, and recognize themselves as a possible domain of knowledge (Stewart & Roy, 2014). Through this process, they gain insight into how they became who they are and what they are (Davies, 2006). The resultant “recognition of the unfamiliar in oneself opens up ... a new approach to the other, one that does not mark off such absolute boundaries between oneself as the known and the other as the unknown” (Davies, 2006, p. 436). Relative to governing the self, “responsibility [thus] lies inside social relations and inside a responsibility to and for oneself in relation to the other—not oneself as a known entity, but oneself in process, unfolding or folding up, being done or undone, in relation to the other, again and again” (Davies, 2006, p. 436).

Socio-economic consumer education (which includes teaching about subjectification and governing the self) would teach students how to find, develop, and critique their positions, needs, interests, goals, and convictions in relation to others. Consumer education would thus become a mediator for more self-responsibility and more self-determination that benefits self, others, and society (Wittau, 2021, 2024). “Consumer education in this way can certainly be understood as a means of subjectivising responsibility towards a government of the self” (Wittau, 2024, p. 273).

As a caveat, some consumer educators already concern themselves with *consumer subjectivity* but only as it pertains to people gaining a consumer identity rather than a governing self when consuming. Subjectivities are a socially constructed set of guidelines that direct one’s behaviour in a role. Consumer subjectivities direct people’s role as a consumer — their identity as a consumer (Symonds, 2021). Kortessalmi (2024) (Finland) intriguingly seemed to meld both consumer identity (subjectivity) and self-governance (subjectification) when she referred to “the event of achieving subjectivity as consumers, during which time they design their subjective identities as consumers [as they] become aware of their attitudes and the capabilities they possess when reflecting on their own experiences” (p. 55).

Trend 7: Consumer Education as a Philosophy

McGregor (2011) applied various educational philosophies to consumer education. In an innovative twist, Korneeva et al. (2022) (Czech Republic, and Russian Federation) framed consumer education as “a branch of philosophy” (p. 225). Philosophy is the study of the fundamental nature of reality, knowledge, logic, and values. More important, philosophies guide people’s behaviour. Steeping consumers in a philosophy (i.e., an entrenched belief and behaviour-guidance system) is much more powerful than teaching just consumer-related content

that must perpetually change. Philosophies are more enduring and can be used in most life contexts. As a philosophy, consumer education is

the study of how people might educate themselves about the real character, the constitutive features of good living. ... Consumer education cannot be assigned to one particular discipline, but it is an assignment that can be contributed by each subject. [As a branch of philosophy, it] should be incorporated into [all] education curricula, right from the start, and in every level of the educational system. (Korneeva et al., 2022, p. 225)

This innovation supports powerful arguments in favour of consumer education. To paraphrase McGregor (2023), a lack of consumer philosophical groundedness has repercussions. The ethical and moral dimensions of consumer decisions may not have solutions in our lifetime. A philosophy can be drawn on to provide deep-rooted ideas on what *should* be done given the constraints of the context.

Furthermore, philosophical unawareness, or disengagement if previously aware, can lead to unaccountable (undefendable) behaviour. At worst, people may get bored or become uninspired when consuming if they do not have a solid philosophical grounding that holds them accountable to self and others (per McGregor, 2023). They would be deadened to any imperative to educate themselves about “the real character, the constitutive features of good living” (Korneeva et al., 2022, p. 225) and would be less ethically compelled and morally obligated to consume using their philosophical grounding. “Living a good human life means seeking to know your world, know yourself, and strive to govern yourself through reason. Generally, you should work to be the best, most virtuous version of yourself” (Mephram, 2024, para. 11).

Trend 8: Transformative Consumer Education

A September 2024 Google Scholar search for “transformative consumer education” yielded zero results. I propose that consumer educators should springboard off the transformative consumer research (TCR) initiative (which began in 2006 in the United States) and create *transformative consumer education* (TCE). TCR strives to lead people down an evolutionary journey that changes (transforms) their consumer behaviour, so it becomes grounded in TCR’s *practical consumer wisdom* concept and an overall concern for human welfare (both personal and collective welfare) (Mick et al., 2012).

Practical consumer wisdom was inspired by Aristotle’s notion of *phronesis* or *practical thought* (a type of wisdom or intelligence) (Mick et al., 2012). When engaged in practical thought, “the wise person [rationally] deliberates well about ‘what sorts of things conduce to the good life in general’ [and has] a ‘true grasp’ of this ... best and highest ... end” (Olfert, 2017, p. 108). These people have wisely employed reasoned judgement (i.e., had an internal conversation before forming an opinion or making a decision). Aristotle believed that *the good life* is a life of virtue. Acting continually in a virtuous manner can lead to happiness and prosperity.

If people are *living the good life*, they have a sense of fulfilment in several life domains that enable them to flourish and feel that life is worth living: material comfort and security, well-being (multidimensional), engagement in meaningful work and activities, loving and supportive relationships, and belonging to a community. The good life is an examined life, meaning that people stop to reflect on their life purpose and values and strive for self-mastery, so they can gain inner peace as well as contribute to the stability of the wider community by ensuring the state creates the conditions that people need to live well and live virtuously (Nash, 2015).

Consumers can acquire practical wisdom, whose use leads to the good life, by practicing

“those deliberative, emotional, and social skills that enable us to put our general understanding of well-being into practice in ways that are suitable to each occasion” (Kraut, 2022, para. 1). *Practical wisdom* entails “developing plans and solutions that are well reasoned and capable of action in regard to matters that are good or bad for humanity [i.e., human and earthly welfare]” (Mick et al., 2012, p. 9). Thus, what counts as a wise consumer shifts from cost-benefit analyses or knowing one’s preferences to engaging in perceptive, context-sensitive reasoned judgements with the intent of enhancing human welfare and well-being (personal and collective) while maximizing social justice, and equity (fair allocation of opportunities and resources). The consumer world is the key focus of TCE but *only* as it pertains to human welfare (Mick et al., 2012).

Key aspects of practical consumer wisdom are (a) continual, always-improving communication and (b) the critical evaluation of solutions to consumer problems (Mick et al., 2012). TCE would privilege these skills (communication and critical thought) and use contemporary consumer issues and content to help students learn and practice them. Practical consumer wisdom is more than practical intelligence, which “is silent on the question of what human goals should be [and what is the right thing to do]” (p. 666). A consumer with practical wisdom “not only knows the right thing to do but also wants to do it” (p. 666). Practical wisdom motivates them to want to improve human welfare (both personal and collective) for the good of humanity.

Practical consumer wisdom brings a powerful normative lens to consumer education. “Normative is the phenomenon in human societies of designating some actions or outcomes as good, desirable, or permissible, and others as bad, undesirable, or impermissible” (“Normativity,” 2024, para. 1). If consumer education were taught from Mick et al.’s (2012) TCR perspective, people would be transformed — consumer education would change their very nature not just teach them how to consume, protect their consumer interests, and assert their consumer rights. Human welfare and the human condition would take precedence.

Trend 9: Humanizing Consumer Education for National Security

Twenty years ago, McGregor (2003) linked consumer rights with human rights with her suggestion of “humanizing consumer education” (p. 2). She argued that people cannot exercise their consumer rights unless their human rights are in place. Consumer educators should, thus, teach students about both and about how they are interlinked. Recently, Shu’ara (2021) (Nigeria) danced around this idea when she framed “consumer rights as human rights” (p. 3) as they pertain to national security.

Shu’ara (2021) reasoned that (a) because human rights and national security are connected, (b) consumer education that strengthened human rights by bolstering consumer rights (c) could be used to improve national security. The latter entails “activities that ensure protection of a country, persons, properties of the community against future threats, danger, mishaps, and all other forms of perils” (p. 3). She subsequently recommended that consumer education programs be *intensified*, so they can be used as a strategic tool for sustaining both human rights and national security especially nonmilitary dimensions of national security, such as food security, environmental security, and housing security.

Intensified consumer education can mean several things: stronger, more earnest, or more serious. Shu’ara’s (2021) examples of intensification included educating (and protecting) consumers through intriguing venues beyond conventional consumer education (formal or informal; secondary or adult): (a) all government levels must uphold their constitutional

responsibility for consumers' socio-economic well-being (which affects national development); (b) governments should use consumer education programs as a tool for human rights; and (c) security agencies (e.g., military, police, border control, and intelligence) should be held accountable for consumer rights violations as well as human rights abuses.

She also recommended that (d) government, business, and consumers should be held accountable for “threats to consumer security (human rights violations against consumers)” (Shu’ara, 2021, p. 6). *Consumer security* is different from but linked to both national security and human security (i.e., freedom from want and fear). As a caveat, Blythe and Johnson (2018) used the consumer security term but took it to mean the internet connectivity built into consumer products (e.g., baby monitors, and smart appliances). Shu’ara’s (2021) innovations take consumer education out of the direct hands of educators and broaden it to include noneducation agents and stakeholders with consumer, national, and human *security* at the core.

Conclusion

Taken together, consumer education could morph into a new entity beyond formalized secondary school education. It would orient people to gain *practical wisdom* as they learn to govern their *self* while viewing consumer education as a *philosophy* that guides them on their consumer *journey* to live and help others live *the good life* (focus on humanity and human welfare). This would require a *reconceptualization* of and *revitalized* approach to educating young and adult consumers to ensure *empowerment* in a *digital* age and, in some contexts, to bolster national security. Consumer education would be *continuous* (no gaps) to better ensure *socialization*, *resocialization* and *identity transformation*. It would espouse a *critical* lens (reveal and challenge power) and be *transdisciplinary* and *participatory* — people would learn to be engaged consumers.

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