



# **COMMITTEE ON CONSUMER POLICY**

Summary of proceedings

Joint Meeting on Consumer Education  
OECD Headquarters, Paris, France  
24 October 2008

## SUMMARY

1. The Committee on Consumer Policy (CCP) launched a project to examine consumer education issues in October 2006. A meeting with stakeholders from government, business, civil society and academia was held in support of the project in October 2008 in Paris, in cooperation with the United Nations Environment Programme (UNEP) and the United Nations Marrakech Task Force on Education for Sustainable Consumption. The meeting examined major issues and sought to identify good practices in consumer education.
2. Following the meeting, the Committee finalised and published a report on consumer education and developed a set of policy recommendations, which were approved and declassified in October 2009.
3. In addition to these outputs, the Secretariat undertook to prepare a summary of the conference proceedings. Unfortunately it was not possible to complete the summary until now, due to other commitments. The decision to complete the summary was based on the fact that the material presented in the conference remains relevant and could be useful to the Committee in the further work that it will be carrying out on consumer education.
4. This summary was reviewed by the conference chairman and main speakers, and was finalized in September 2010.

## JOINT MEETING ON CONSUMER EDUCATION: SUMMARY OF PROCEEDINGS

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## JOINT MEETING ON CONSUMER EDUCATION: SUMMARY OF PROCEEDINGS

5. The OECD Committee on Consumer Policy organised a Joint Meeting on Consumer Education in co-operation with the United Nations Environment Programme (UNEP) and the United Nations Marrakech Task Force on Education for Sustainable Consumption (UN MTF) on 24 October 2008, in Paris. In addition to government officials, academics and representatives from consumer organisations, business and other international organisations took part in the meeting. Participants included delegates from both OECD and non-OECD countries.

6. The conference agenda is contained in an annex to this report; copies of prepared presentations are posted on the Internet at [www.oecd.org/sti/consumer-policy/education](http://www.oecd.org/sti/consumer-policy/education).

### Session I: Overview of consumer education

7. The speaker from UNEP noted that, as a result of the actions of humans over the past 50 years, ecosystems have changed at a faster pace than at any comparable period in human history. Issues relating to sustainability have become more acute. Challenges such as growing consumption are increasing resource requirements, degrading resources and creating tensions between individual and societal values and goals. Raising consumer awareness through education offers opportunities to identify and promote solutions.

8. Sustainable consumption is an area of high priority for UNEP, which has worked closely with the UN Marrakech Task Force to advance work on this area. In this regard, the UN Decade of Sustainable Development aims to raise public understanding and awareness of the concept of education for sustainable development (ESD) and to put it into practice. Education for sustainable consumption (ESC) is an essential aspect of ESD. Attention should focus on the following areas: *i*) understanding consumption patterns and their cultural values through research; *ii*) developing creative tools and pragmatic approaches to generate new cultural models of reference through formal and informal education; *iii*) motivating policy makers and stakeholders through ESC networks; and *iv*) contributing to the international debate on sustainable consumption.

9. The European Commission (EC) reported that it has also been working on implementing consumer education to promote sustainable consumption. A focus on practical matters and the development of skills are particularly important in this regard. Within the EU, however, there is no consensus on how consumer education should be defined, nor is there a consensus on what should be taught. This complicates efforts to integrate it into school curricula. Attention is also being paid to informal education. According to one EC survey, formal education accounts in general for only 30% of accumulated knowledge, an indication that informal and non-formal education could play important, complementary roles.

10. The EC is currently working on an updated framework for consumer education and teacher training. Its work reveals that its member countries face many of same problems for implementing consumer education. In particular, teacher training on sustainability issues needs to be strengthened, and there is a lack of ready-to-use pedagogical materials and background documentation for teachers. In response, the EC has developed the “Europa diary” and a website, “Dolceta”, to make pedagogical

materials available. The materials are organised in four modules: financial issues, product safety, general consumer rights and services, and sustainable consumption. At the same time, the EC is co-financing master's degree programmes in 13 universities. In the area of informal education, support is available for introducing consumer education into European TV programmes.

11. The speaker from the Consumer Citizenship Network (CCN), an interdisciplinary network of educators, researchers and representatives of non-governmental organisations (NGOs), also highlighted the importance of consumer education. From the perspective of educators, consumers often do not understand the consequences of their consumption patterns and habits; it is hard for them to see the global impacts of their individual choices. Moreover, they are sometimes influenced by misleading advertising or labelling.

12. CCN pointed out that policy making can be improved by:

- clarifying the value-based factors to consider when consumers evaluate and purchase products;
- recognising the motives and incentives underlying consumer choices (including peer pressure or symbolic values);
- identifying the scope of consumer issues (*i.e.* local, national or global);
- understanding the interrelationship of economic, social and environmental systems and processes involved in production and consumption;
- stimulating interdisciplinary approaches;
- fostering creativity, thereby encouraging consumers to find solutions.

Better understanding of the impact of one's consumption through consumer education is seen as key to promoting more enlightened lifestyles.

13. The speaker from Consumer Focus stressed three points:

- Consumer education is essential for raising awareness of consumer responsibilities and rights in areas such as sustainable consumption or of the existence of substandard working conditions in some producing countries. Such education should be organised and systematic and part of the national curriculum.
- Consumer education should be distinguished from information provision. Consumer education aims to give consumers the skills to access and use information. Information is not in itself educational. However, policy makers often treat information provision as sufficient to educate consumers.
- Policy makers should also think about ways to change consumer behaviour other than through education. While consumer education is the most effective tool for build the relevant knowledge, it may not be the most effective means for changing lifestyles and behaviour, in particular for adults. Social marketing, for example, which combines the science of marketing with social policy (social sciences or social campaigns) can be used to achieve changes in behaviour. This approach is often used to alter complex behaviour, such as obesity or smoking, where benefits of altering behaviour are not necessarily immediate.

14. Policy makers were urged to take action by: *i*) implementing consumer education strategies and consumer education in curricula; *ii*) distinguishing consumer education from information and advice; *iii*) achieving the right balance between consumer education and adequate regulation and policy; and *iv*) understanding consumer behaviours and adopting the best approaches to influence them.

15. The speaker from the Social and Economic Council of the Netherlands presented views on consumer education from the perspective of the business community. Consumer competences can be grouped into three categories: general competence (*e.g.* writing, reading); general consumer competences (*e.g.* elementary notions of consumer rights and duties); and product- and service-related competences (*e.g.* product knowledge through labelling or quality marks).

16. Government is responsible for providing education and information for the first two competence levels, and consumer organisations and business communities should be active in the second and third. In the Netherlands, self-regulation is important in the provision of product information and dialogue-based alternative dispute resolution (third-level competence). Consumer education is beneficial in the sense that it can:

- assist consumers in evaluating information;
- strengthen the link between consumers and entrepreneurs through the framework of corporate social responsibility.

17. The five presentations provided a range of views on the role and importance of consumer education. There was general agreement on the importance of consumer education as a tool through which policy makers can raise awareness among consumers of the relationship between societal values and consumption, and of challenges related to misleading commercial information. They should use consumer education in strategic ways, depending on the context and the content of the knowledge to be conveyed. Other tools, however, should also be considered.

## **Session II: Good practices in consumer education**

18. The second session examined:

- objectives and goals for consumer education, along with measurement and evaluation of programmes;
- major approaches to consumer education;
- institutional aspects of consumer education and co-operation among stakeholders;
- challenges associated with meeting the needs of vulnerable consumers.

19. The OECD Secretariat provided a brief overview of current consumer education issues and problems in the member and non-member economies covered in its report. Even though consumer education is well supported, policies are not implemented consistently; they tend to be *ad hoc*. Moreover, since there is no clear definition of consumer education, policy makers have found it difficult to promote it as a part of national programmes or school curriculum. Many stakeholders are involved in co-operative schemes to promote consumer education, but such schemes are lacking at national and international levels. In addition, *ex-post* evaluation of these programmes has been weak.

20. The panellist from the French Institut National de la Consommation (INC) stressed the importance of stakeholder support in advancing consumer education. Politicians, government agencies – in particular ministries of education – and the media are important in this regard, but their support is weak. INC, which is a consumer organisation, provides consumer education, focusing on formal settings (*i.e.* schools and the like). The speaker stressed the importance of developing teacher training programmes on consumer education in a cross-curricular way.

21. The panellist from the European School of Consumers of the Government of Cantabria in Spain pointed out that consumer education is a permanent process of educating people to be free, conscious, critical and responsible, committed to environmental objectives, knowledgeable about their rights, and ready to deal responsibly with issues related to inequalities. Consumers need to be empowered to help them deal, for example, with advertising that presents a distorted image of reality.

22. The panellist stressed the importance of making consumer education a part of the school curriculum. The content should respond to local as well as more global needs. Trainer training plans are needed to provide trainers with the knowledge and skills needed to teach educators. Finally, the speaker underscored the need for national and regional government support for consumer education programmes.

23. Toyota Europe reported on its efforts to promote consumer education as part of its corporate social responsibility programme. The firm has adopted a multi-layered model that focuses on *i*) the product itself; *ii*) product information; *iii*) new ways of using products (*e.g.* eco-driving); and *iv*) social issues.

24. Regarding the product itself, consumers have the power to drive innovation to the extent that producers act on feedback from them. Mechanisms are needed to facilitate this. With regard to product information, the company pays particular attention to providing safety information and environmental information. This information is integrated into marketing campaigns following European Advertising Guidelines, once it has been checked and validated by external bodies (*e.g.* for CO<sub>2</sub> emissions). In terms of use of products, the company reaches a wide audience through use of the Internet and workshops, for example, on eco-driving.

25. Finally, the social issues component addresses broader educational initiatives. An example is the Eco-school, an innovative programme promoted throughout Europe to promote the development of innovative and creative solutions to environmental problems. The company is working with non-governmental organisations (NGO)s on the project, which it is helping to fund. Another example is Green Pack for schools, which is a multimedia environmental education curriculum kit to teach children in some European countries about environmental protection and sustainable development.

26. The World Business Council on Sustainable Development (WBCSD) is a global association of some 200 companies and deals exclusively with business and sustainable development. The organisation indicated that business needs to play a leading role in fostering more sustainable levels of consumption. Therefore, it has been studying global trends in consumption patterns and impacts, along with the respective roles of business and consumers in achieving sustainable consumption. Efficiency gains and technological advances alone will not be sufficient to achieve sustainable consumption; changes in consumer lifestyles and consumption patterns will be required.

27. Their research found a large gap between consumers' attitudes about sustainable consumption and their willingness to work towards this goal and actually change their behaviour. A large proportion of consumers are concerned about environmental and social issues, but the majority are not willing to act. In particular, they will not compromise on performance, convenience or price in order to support sustainable consumption objectives.

28. Business is approaching issues related to sustainable consumption from three angles: *i*) innovation (business develops new products for delivering maximum societal value at minimum environmental cost); *ii*) influencing choice (businesses encourage consumers to choose and use products more efficiently and take sustainability into account when making decisions); and *iii*) choice editing (eliminating non-sustainable products, product components, processes and business models in partnership with policy makers, retailers and other actors). Sustainable consumption is seen as a challenge which requires all actors (*i.e.* resource extractors, producers, retailers, consumers, and end-of-life managers) in society to work together.

29. WBSCD has found that it can take a considerable amount of time for consumers to accept new technologies. Shortening this delay would be beneficial.

30. The panellist from Yokohama National University of Japan presented the current situation of consumer education in Japan. The government is planning to establish a new consumer agency to strengthen the implementation of consumer policies. There is particular interest in promoting lifelong consumer education. The government considers that the concept of consumer education should be developed and applied at all stages of life. For example, in the area of product safety, consumers learn how to use toys safely at an early age and how to read and understand labels when they are somewhat older. By the time they are in junior high school, they should be able to choose safe goods and be aware of product liability issues. With respect to the environment, consumers learn about recycling, environmental labelling and the relation between consumption and environment when they are young children. In junior and high school, they should learn about domestic and world environmental issues. By the time that they are adults, they should be in a position to take sustainability issues into account and to choose goods with lighter environmental burdens.

31. The panellist from the OECD Directorate for Education (EDU) noted that while consumer education is not currently a priority, its importance is recognised. The problem of overloaded curricula needs to be considered when examining how such education could be pursued. Moreover, consumer education should probably target adults more than children.

32. From EDU's perspective, three main things should be done to promote consumer education in a complex and overloaded learning system. First, there should be agreement on a broad concept of consumer education that includes, for example, of critical thinking skills. Second, the scope of consumer education should be extended to include societal issues, practical knowledge and vocational learning. Third, policy makers need to develop an understanding of the kinds of knowledge or competence that are valued by consumers. Several years ago, the OECD Centre for Educational Research and Innovation carried out discussions on the definition and selection of key competences. These include the ability to act autonomously, for example with a social context.

33. In the discussion that followed, some participants pointed out the importance of influencing policy makers' priorities so that consumer education receives greater attention. Challenges associated with lifelong learning and influencing consumer behaviour were also touched on, as was the role of the media. It was noted that the media played a key role in consumer education in the 1990s by bringing stakeholders together to examine and debate issues. The resulting momentum seems to have been lost; means of regaining it should be explored.

34. In conclusion, participants generally agreed on the need to establish clear objectives for consumer education. Views differed, however, on the relative weight to be given to formal education and informal processes. Educators, for example, questioned the need to include consumer education in school programmes, while others spoke strongly in support of inclusion.

### **Session IIIA: Education for sustainable consumption**

35. This breakout session expanded on the previous discussion of sustainable consumption. Participants considered ways of measuring and evaluating the success of consumer education initiatives, gave examples of what has worked to date and suggested ways to make such education more efficient and effective.

#### ***Setting objectives and goals; measurement and evaluation***

36. The speaker from UNEP presented two projects targeting young people, a primary focus given their economic and environmental impact in the years to come. In 2000, UNEP's YouthXchange project surveyed consumption patterns among young people (15-24 years old). The survey revealed that while they care about the environment and human rights and have the power to act as individuals to support their values, their purchasing behaviour is not consistent with these values. UNEP therefore developed a train-the-trainer toolkit which educators and trainers can use to explain the challenges and opportunities of adopting sustainable life styles and to indicate practical actions for acting more responsibly in this regard. The programme has become very popular in various regions of the world and materials have been translated into many languages. However, more partners and support are needed.

37. UNEP is now planning to carry out a global survey to examine how young adults (18-35) in different cultures perceive and shape a sustainable lifestyle. It plans to prepare a cross-cultural report on sustainable lifestyles which identifies ways in which education can be tailored to different cultures and socioeconomic conditions.

38. The speaker from the Marrakech Task Force (MTF) on Education for Sustainable Consumption reported on its work, the objective of which is to achieve progress in introducing education for sustainable consumption into formal learning processes by providing guidelines and recommendations as well as practical tools and case studies.

39. The MTF has published *Here and Now - Education for Sustainable Consumption*, which provides ideas for introducing this topic into formal learning processes. It aims to help decision makers understand the importance of consumer education for supporting other policy goals such as citizenship and democratic participation, environmental protection and energy policies. The guidelines are a contribution to the overall framework of the United Nations Decade on Education for Sustainable Development (2005-14),

40. The Secretariat for the Annual Meeting of Sustainable Development Experts (AMSDE) pointed to some of the key challenges facing policy makers. First, there is a multiplicity of strategies at various levels of government and co-ordination tended to be weak. Second, there is excessive duplication of work by international bodies and others; rationalisation is needed. In this context, AMSDE will organise a workshop in 2009, sponsored by the French government, to discuss sector strategies within national sustainable development frameworks. It will focus on education and tourism.

41. It was noted that consumer policies are relevant to the three pillars of sustainable development. With respect to the economic pillar, consumption levels are relevant but consumers also need to be able to identify viable financial products. With respect to the environmental pillar, UNEP and Eco-schools have promoted education for sustainable consumption, as have a number of other international organisations. The social pillar is one that is often neglected; "fair trade goods" and product safety are also important.

#### ***Institutions and co-operation among stakeholders***

42. The representative of the French Environment and Energy Management Agency (ADEME) described how co-operation by various stakeholders can result in effective consumer education. The

ADEME develops action programmes to promote awareness and training. These programmes are designed to: help modify citizens' behaviour with respect to environmental issues; empower citizens by providing information that enables them to make informed choices; and foster awareness and ensure support from business.

43. In 2004 the ADEME launched a three-year communication campaign, *Economies d'énergie. Faisons vite ça chauffe* (Energy savings. Let's act fast, things are heating up). The aim of the campaign is to change public behaviour (particularly in households) with respect to energy use by showing the alarming environmental consequences of wasteful behaviour. The ADEME would like to link energy savings (for climate change) to consumer behaviour. The success of the campaign is due to good co-operation by stakeholders, including the media, regional and local information centres, civil society and schools. Consumer awareness of energy topics has increased and behaviour has changed significantly.

44. In 2008 the ADEME launched a new initiative to boost awareness, with the aim of motivating French citizens to take concrete actions to save energy and, more broadly, to be more sensitive to climate change. The campaign is organised around three themes: explaining what is being done to promote energy savings (e.g. application of new legislation); providing concrete examples of how consumers can change their behaviour; and making a link between energy saving and improving the quality of life. Like the previous campaign, this campaign involves a media campaign, provision of extensive consumer information and national and regional co-operation by stakeholders.

45. The representative from the UK Department for Environment, Food and Rural Affairs (Defra) presented its analytical work on consumer behaviour and discussed how the results will be used to develop policies. The approach is evidence-based. It relies on a large-scale household survey and has used the results to segment UK households so that policies can be tailored to the different segments. Goals are being set in five areas, including personal transport and energy. The survey showed that there is near universal awareness (but not understanding) of climate change, that more than half of respondents are doing at least two things to help the environment, and that more than half indicate that they are willing to do a bit more.

46. The survey results also showed that what others are doing influences people, that a sense of making a difference matters, and that learning the personal benefits of taking action to support sustainable consumption is very important. As a result of the survey, households are segmented into seven groups; two key criteria in classifying households are the ability to act, which can be constrained by their financial situation, and their willingness to act, which depends on their internal motivation.

47. Defra's work also concerns tools that can be used to encourage behavioural change. The "trans-theoretical change" model, which was originally developed to help persons overcome drug addiction, is an example. Other variables being examined are gender and age differences and cultural factors.

48. One participant commented on the relationship between public education and awareness-raising campaigns and other policy tools to advance sustainable consumption goals. In Australia, emphasis had been put on fiscal tools (e.g. taxes) rather than education. It would be interesting to examine whether public awareness campaigns are more or less effective than other policy tools, and in what ways the policies can be considered complementary or substitutable.

### ***Reaching different groups of vulnerable consumers***

49. The speaker from Helsinki University pointed out that sustainable consumption concerns many areas and that there is much to be learned. It is also a difficult concept and may be understood differently by persons from different cultural backgrounds. A qualitative study was carried out in his country to examine young consumers' ways of consuming at home, at school and with peer groups.

50. The survey showed that Finnish youngsters feel that “real” consumerism does not begin until adulthood. They tend to think that the time for them to act responsibly is when they become adults, because they want to enjoy life and to consume as they desire. Also, they lack the motivation to study consumer issues at school, as they feel that the substance of consumer education is not relevant to their lives. From the viewpoint of teachers, the pedagogical challenges are significant. To be successful, the content of consumer education should be structured to correspond to everyday demands, and the teaching methods used for consumer education should focus on students’ needs and be based on their internal motivations.

51. Consumer education should aim at deep-level learning; beyond simple memorisation, it requires a significant degree of cognitive processing of material. When developing approaches to the topic, it should be made clear what the objectives are and how they can best be attained.

52. A representative from Henkel described what his firm has been doing to promote sustainable consumption. He focused on laundry and home care products. Sustainability of laundry washing has improved considerably during the past 30 years, in terms of more efficient use of water, energy and detergent. The company has been contributing through its development of phosphate-free products; reduction of energy consumption has been achieved through the development of detergents that can be used at lower washing temperatures, eco-light packaging, and reductions in required detergent dosage.

53. When introducing sustainable consumption products, companies need to balance innovation with consumer demand. When new products that can promote sustainable consumption are introduced, consumers are often suspicious about product performance. The company therefore usually establishes a transition period, offering two kinds of the product so that consumers can compare their effectiveness. In the case of phosphate-free products, timing was important, as the firm had a chance to differentiate their products from others. Packaging and TV commercials were used to convey the message to consumers. To support its efforts, Henkel works with partners such as consumer associations and other firms.

54. The roles of business and of consumers are, it was noted, intrinsically linked in terms of the sustainable use of products. In the future, it will be important for the company to develop products that both promote sustainability and are valued by consumers. By choosing such products, consumers will encourage innovation. Awareness is important; informed choices and informed use will reduce the potential for unintended consequences and conflicts.

55. In the discussion that followed, one participant pointed out that education for sustainable consumption helps increase understanding of what it means to have a global community and to be a member of it. The actions taken by stakeholders are encouraging and inspiring. For example, there are initiatives to set standards for social responsibility. The challenge is to find ways for stakeholders to together more effectively. More needs to be done to prioritise work and to develop realistic roadmaps that work towards attainable goals.

56. In conclusion, the breakout session provided an opportunity for stakeholders to present examples of what they were doing in this area. The examples varied from information campaigns to guidelines for formal education. Some of work being carried out delves into consumer behaviour, using results from consumer surveys. There appeared to be general support for the notion that policies should be targeted to consumer characteristics (*e.g.* age, sex, financial status). Consumers tend to care about sustainability issues, but there is a gap between awareness of the issues and changes in behaviour. Therefore, policy makers are likely to need to work on ways to bridge the gap. Regarding co-operation among stakeholders, some in the business sector have worked to develop new, innovative products to support sustainable consumption and have actively promoted the products to consumers. On the other hand, the discussion indicated that educators and consumers need to be further motivated to support sustainability objectives. Support in the

form of didactic materials for classrooms or including sustainable consumption issues in school curricula would be helpful. The role that co-operation among stakeholders could play in promoting objectives was also stressed.

### **Session III B: Consumer education for digital competence**

57. This session reviewed approaches to consumer education to strengthen digital competence and good practices. In the introductory remarks it was noted that digital competence is now as important as reading, writing and arithmetic. It is more than just entertainment, shopping and playing games, since the Internet provides a means for people to share their views and experiences with each other.

58. Digital competence is not only about keeping consumers safe from hackers, predators and fraud. It also has to do with understanding how consumers/citizens can use the Internet and other new communication technologies to enrich their lives and benefit society. The aim of the session was to address some key questions regarding consumer education for digital literacy, such as: how to use digital media responsibly, how to resist marketing and social pressures; how to define objectives and measure the effectiveness of education initiatives; and finally to discuss who should be responsible for the education process.

#### ***Setting objectives and goals; measurement and evaluation***

59. Well-defined objectives are essential for curriculum planners involved with developing digital consumer competence. The representative from the Finnish Consumer Agency presented the initiatives taken by the Nordic countries (Denmark, Estonia, Finland, Norway and Sweden) on consumer education for digital competence. They had identified six areas on which to focus: personal finance; the rights and obligations of the consumer; commercial persuasion; consumption, environment and ethics; food; and safety. These objectives were described in the document “Consumer Education in the Nordic Countries” (1995). They have been regularly updated since then to reflect socioeconomic changes and advances in information and communication technology (ICT). For example, more emphasis is currently placed on personal finances, safety issues related to the ICT environment, sustainable consumption and critical thinking. Digital consumer competence education is implemented in various subject areas (*i.e.* mathematics, science, languages, art, social studies and home economics). On the basis of this general framework, concrete consumer programmes are developed and implemented.

60. *Ex post* evaluation of consumer education programmes is as important as the process of setting objectives. It allows policy makers to determine which education strategies work well and which do not. It also helps to determine the best use of available resources. The speaker from Ofsted (Office for Standards in Education Department) in the United Kingdom, presented its initiatives for studying how ICT skills are developed in primary and secondary schools. School programmes are analysed in terms of strategic planning and *ex post* evaluation. Ofsted, with the support of ICT specialists, conducts surveys and prepares reports on the results. It uses different evaluation methods, including evaluation of teachers, classroom observation, evaluation of the school’s planning and monitoring, surveys and interviews with pupils.

61. Ofsted presented an example of good practice in education for digital consumer competence in a primary school. It emphasised the importance of good leadership and management in curriculum development. The evaluation proved that pupils had an excellent awareness of the need to keep themselves safe when on line and a very good understanding of how to do so; a few were aware of the dangers of identity theft, fraud and phishing when engaging in online transactions. Ofsted also highlighted practices that might lead to poor results in education for digital competence: the statutory objectives of the National Curriculum are not adequately covered; ICT is taught by non-specialists with weak knowledge of the

subject and skills gaps; staff training needs are not determined; and the effectiveness of efforts to help students stay safe on line is not evaluated.

### ***Digital safety and consumer rights and obligations***

62. Consumers need to understand their rights and obligations in the ICT environment in order to help ensure their digital safety. The Danish panellist discussed the Media Council for Children and Young People's Awareness Node in the EU Network "Insafe" to show how national and international partners can raise awareness about children's use of the Internet and new online technologies. The primary aim of the awareness raising is to provide information and tools to parents, educators and children that "empower" them in dealing with Internet situations. Attention was drawn to issues in the annual Safer Internet Day, which took place in 2007 and 2008, the purpose of which was to promote safer and more responsible use of online technology and mobile phones, especially among children and young people worldwide. Other ways to increase awareness mentioned were the development of a portal through which educators could access educational material on Internet safety and the use of surveys of children and parents to gather information.

63. The panellist from the US Federal Trade Commission (FTC) discussed efforts that had been made to promote online safety. In 2005 an interactive website [www.OnGuardonline.gov](http://www.OnGuardonline.gov) was launched. This is a federal government site operated by the FTC in partnership with NGOs, parents' and teachers' organisations, and the technology industry. The site provides practical tips from the federal government and industry to help consumers guard against Internet fraud and to advise them on securing their computers and protecting personal information. Currently, the site is divided into 16 topics; it changes as the situation evolves and is continuously updated to respond to feedback from stakeholders. Examples of recent topics that were added include child privacy and medical scams.

64. Advances in ICT have greatly influenced how digital content is distributed and used. The Norwegian Consumer Ombudsman discussed how young people can be educated using, for example, blogs, discussion groups and the media. It was noted that interesting issues are surfacing with respect to content. There were questions about unfair commercial practices, such as whether a worldwide company like iTunes has the right to limit how consumers can use music bought on line. Downloading music from pirate sites is also an issue, as is the lack of interoperability between different technologies.

### ***Institutions and co-operation among stakeholders***

65. Demos, a UK research institution, identified several challenges to be addressed as part of education for digital competence: Internet safety; adults' lack of understanding of and lack of control over the time young persons spend on line; advertising practices that use behavioural techniques; privacy issues affecting youth while on line; and different views about intellectual property rights. In the United Kingdom, some 47% of parents think their children are more skilled at using the Internet than they are; moreover, digital competence does not always go hand in hand with digital literacy. Interestingly, some 95% of UK teenagers are concerned that their personal information is being passed on to online advertisers.

66. Demos described actions being taken by stakeholders to educate young people about intellectual property rights and the fair use of other people's online content. These include: on-line initiatives; the development of a Charter of Digital rights; and the publication of a range of recommendations for individuals, governments, educators, and the private sector to prepare young people for "digital citizenship"; tackling unsuitable content; and releasing relevant statistics.

67. An expert from Japan's University of Chiba discussed recent trends and issues involving mobile phone usage among Japanese children. Policy makers in Japan are now discussing what schools,

communities, families and businesses can do to help children use mobile phone services safely and correctly. Government statistics show that children use mobile phones that can access the Internet widely: 27% of children aged 4-6, 56.3% of those aged 7-9, 95/5% of those aged 10-12. Problems associated with use include: adverse effects on life styles; reduction and interruption of other activities; shortage of sleep; deteriorating relationships with friends; peer pressure to remain engaged in online activities; harm inflicted by adults (scam sites, sex crimes, sale of personal information); and harm inflicted by children on other children (for example by direct or indirect harassment).

68. Examples of how technology and institutional co-operation can be used to respond to these challenges were provided. With respect to technology, improvement of mobile filtering techniques and evaluation and monitoring of mobile sites by independent organisations are essential. Relevant educational activities include: promotion of media literacy about mobile phones through national-level campaigns; development of materials that teachers can use easily; and information and discussion meetings for teachers, volunteers, governments and specialists. Co-operation and involvement of local communities in such undertakings are crucial as they provide opportunities for parents and local volunteers to learn about mobile communication. They are also important for children as they provide a mechanism through which they can communicate with various adults on the issues.

### ***Reaching different groups of vulnerable consumers***

69. The Norwegian Institute for Adult Learning (Vox) discussed the challenges encountered in developing and implementing a curriculum of basic consumer skills for adults and vulnerable consumers. Vox aims to improve adults' basic consumer competence by providing guidance and information on how digital information can be used (taking into account copyright issues), on how to understand online safety rules, with a particular emphasis on the protection of personal information and information safety, and on how to find high-quality providers of goods and services on the Internet. Vox pointed out the challenges involved in reaching these objectives. Issues include how to motivate seniors to use ICT and how to encourage ICT users who are not knowledgeable to improve their digital skills. There are also questions as to whether teacher training should be mandatory and which parties should be responsible for education.

70. Multi-stakeholder co-operation, it was noted, is also relevant for addressing these issues. The Norwegian Ministry of Children and Equality, the Department of Consumer Affairs, the Consumer Council of Norway and other consumer agencies are working together to meet the challenges. Other public institutions involved in promoting digital competence more generally include the Ministry of Education and Research, the Ministry of Government Administration and Reform, NGOs and teacher education institutions. The importance of international co-operation was also stressed.

71. In conclusion, the session provided an opportunity for stakeholders to share information on what they are doing to promote digital competence. Most speakers noted the importance of formal education and/or the need to start education at an early age. The UK evaluation of formal education pointed out the need for good leadership and management in curriculum development; lack of knowledge about digital issues and inadequate teaching skills can seriously undermine such education.

72. A key issue that emerged is how to include digital competence education in school curricula. The Nordic countries are exploring how concrete digital competence issues can be integrated in various subject areas in a cross-curricular way. The outcome of their assessment will be used to develop a strategy for consumer education. Several speakers pointed out the value of an educational portal in providing practical tips on digital safety for educators and consumers. As the environment is changing rapidly, there is an acknowledged need for flexibility; creating an interactive platform is seen as potentially helping to ensure that the information available remains up to date. The use of other communication tools such as blogs and

discussion groups has also been effective and should be furthered. Finally, there was general consensus on the importance of co-operation among stakeholders.

#### **Session IV: Summary and conclusions of the conference**

73. The moderator presented a brief overview of the direction that further work on consumer education could take at the OECD. Areas in which policy guidance might be developed were: ways to enhance overall strategies; ways to improve the quality of education; ways to strengthen coherence in education; and ways to boost the motivation of students and educators.

74. In the discussion that followed, participants commented on the differences among countries in the objectives established for consumer education and the contents of education programmes. Some approaches are based on ideologies and paradigms while others are based on practical problem solving. In many instances the approaches are established by law. In all cases, multi-stakeholder co-operation appears to be a key to success. The importance of evaluation and the need to develop tools to assess the strengths and weaknesses of policies were stressed.

75. In terms of programme content, consumer education should seek in the short term to develop cognitive skills and in the longer term to influence values and attitudes. Programmes should be geared to address the needs of children from an early age but also those of persons at all stages of life; in this sense education is a lifelong proposition. The education should be provided both in traditional school settings (formal) and through other means (informal). Special attention needs to be paid to the situation of adults who leave school without having achieved the literacy, knowledge and basic skills necessary to make good choices as consumers and to vulnerable consumer groups such as the disabled or ethnic minorities. International organisations can play an important role in the process, but should avoid duplicating work.

76. With respect to digital competence, it was noted that the Internet is far more than a vehicle for facilitating shopping and providing entertainment; it is a means of sharing their views and experience. It enables people to make their voices heard more effectively to government and business. The diversity of the population raises particular challenges for education; it is important to understand and respond to these differences. More research and study would be beneficial to clarify the situation.

77. As the digital environment evolves, policy makers need to be flexible in defining the topics covered and the means of implementing educational initiatives. They need to engage consumers and take advantage of the digital media to do so, using blogs or other popular forums. It might be useful for policy makers to think and act more like commercial marketers in this regard; they need to understand how consumers can be reached and what they respond to.

78. Policy makers need to integrate digital training into basic skills education for adults as well as children. In such training, peer-to-peer communication among consumers may sometimes be more effective than a top-down approach. As stakeholders generally do not have enough resources to promote digital consumer education as a stand-alone topic, synergies with related areas need to be exploited. At the same time, the full scope of digital competence needs to be appreciated. It includes: developing capacity for keeping consumers safe from fraud; developing an understanding among consumers of how the medium can be used to enrich their lives and benefit society; building capacity for using digital media responsibly; and developing consumers' ability to understand how marketing and social pressures can affect their behaviour.

79. With respect to education for sustainable consumption, four key themes emerged from the break-out session:

- A broad range of stakeholders should be involved in developing and providing education. In particular, co-operation between environment, education and consumer agencies needs to be expanded. Further co-operation involving stakeholders such as business should be promoted as well; efforts should be made to draw together discussions of sustainable consumption and sustainable production.
- Education for sustainable consumption should be linked to the education for sustainable development.
- Policy makers should simplify basic sustainable consumption messages and present them under one of the three main pillars of sustainable consumption (economic, social and environmental).
- A toolkit should be developed to help promote consumer education. It should contain four basic elements: material on and insights into consumer behaviour; guidance on ways to design school curricula and enhance teachers' competence; ideas on how professional marketing techniques and awareness-raising campaigns can be used effectively; and guidance on how regulation, taxes, subsidies and measures such as eco-labelling can be used to promote sustainable consumption. Policy makers need to consider how they can combine such tools with education and information to help promote sustainable consumption goals.

80. The participant representing the UN Marrakech Task Force, one of the co-organisers of the conference, highlighted some important means of promoting consumer education. Policy makers need to have a sense of urgency about advancing sustainability goals and consider ways in which the behaviour of organisations and individuals can be modified. The social and economic dimensions of sustainability should not be neglected. The MTF's *Here and Now* publication provides policy makers with an instrument for understanding the importance of education for sustainable consumption in supporting other policy goals such as citizenship and democratic participation, environmental protection or energy and climate policies. It gives policy makers guidance on how to integrate education for sustainable consumption into existing educational and sustainable development strategies and provides educators with means of including it in curricula. Changing consumers' views and behaviour requires a long-term effort and long-term support from both government and business, and they need to be convinced of the importance of doing so. The value of promoting further co-operation among relevant OECD committees (environment, trade, education, and consumer policy) was highlighted, as was the importance of closer co-operation among international organisations.

81. The speaker from Consumers International (CI) discussed its current and future roles in consumer education. It is currently developing a programme on sustainable consumption and is supporting its members' efforts to advocate education for sustainable consumption in school curricula in countries where it is lacking. The *Here and Now* guidelines are being promoted at national and international levels; feedback has been received from 42 CI members in Asia, Africa, and Latin America. In light of the support from developing countries, it would be advantageous to do more to help them implement education programmes.

82. CI stressed the importance of starting education for sustainable consumption at an early age, whether as formal, informal or non-formal education. Much has already been done to include relevant issues in school curricula, but policy makers still face the challenge of doing more, particularly in countries that do not have sufficient resources for basic education. Consumers have the right to an education that enables them to acquire the knowledge and skills needed to make informed, confident choices about goods and services, while being aware of basic consumer rights and responsibilities and how to act on them. More work needs to be done to strengthen informal and non-formal consumer education. In this regard,

business and governments need to ensure that these efforts are not undermined by irresponsible marketing and confusing claims about products.

83. The BIAC referred to efforts that the private sector is making to support consumer education. Continued multi-stakeholder co-operation would be beneficial. It is keen to contribute to the future work of the OECD's Committee on Consumer Policy to develop policy recommendations.

## ANNEX

### AGENDA

#### OECD Conference on Consumer Education

Held at the OECD Conference Centre in Paris

24 October 2008, 9.30 am - 6.00 pm

*Organised jointly with the United Nations Environment Programme (UNEP) and the United Nations Marrakech Task force on Education for Sustainable Consumption (UN MTF)*

[www.oecd.org/sti/consumer-policy/education](http://www.oecd.org/sti/consumer-policy/education)

#### Opening session (9.30-9.40)

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**Michael JENKIN**, Chair, Committee on Consumer Policy

#### SESSION I: Overview of consumer education (9.40-10.30)

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*What are the roles of consumer education? Why is it important? What kinds of challenges does consumer education face today?*

**Isabella MARRAS**, Program Officer, Sustainable Consumption and Production Branch, United Nations Environment Programme (UNEP)

**Ginette NABAVI**, Principal Administrator, Director General for Consumer Affairs, European Commission

**Victoria THORESEN**, Hedmark University College, Norway

**Anna FIELDER**, Senior Policy Advisor, Consumer Focus, United Kingdom

**Thom van MIERLO**, Social and Economic Council, the Netherlands

#### SESSION II: Good practices in consumer education (10:30-12.30)

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*Brief summary of the analytical background report (OECD Secretariat)*

##### **Roundtable discussion**

Moderated by: **Professor Heiko STEFFENS**, Member of Scientific Steering Committee, Federal Ministry of Education and Research

##### **Discussion themes:**

- (i) *Setting objectives and goals, and measuring and evaluating effectiveness*  
*How governments set objectives for consumer education programmes? What has to be done to set up an evaluation programme to identify good practices?*
- (ii) *Identifying major approaches to consumer education*

*How do governments and educational authorities define priorities in implementing consumer education? What kinds of practices are used and have been effective?*

(iii) *Establishing institutions and promoting co-operation among stakeholders*

*How do governments work co-operatively with stakeholders (i.e. educational authorities, organised civil society) to respond to the needs of consumer education?*

(iv) *Reaching different types of vulnerable consumers*

*What should be done to reach various vulnerable consumers (such as immigrants, the elderly and children) in an effective and sensitive way?*

**Panellists:**

**Christophe BERNES**, Education and Training Project Manager, Institut National de la Consommation, France

**Nieves ÁLVAREZ MARTÍN**, Director of the European School of Consumers, Spain

**Stefan CRETS**, General-Manager, CSR, Toyota-Europe, Belgium

**Uwe BERGMANN**, Sustainability/CSR Management, Henkel and WBCSD Sustainable Consumption Workstream

**Takao NISHIMURA**, Professor, Yokohama National University, Japan

**Sue McGREGOR**, Professor, Mount Saint Vincent University, Canada

**David ISTANCE**, Senior Policy Analyst, Centre for Educational Research and Innovation, OECD

**SESSION III: Breakout sessions (14.30-17.00)**

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*Towards defining good practices in consumer education – good practices in pilot areas*

*Session A: Sustainable consumption*

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1. *Introduction*

**Graham BRANTON**, Director, EU and International Consumer Policy Team, Department for Business, Enterprise and Regulatory Reform, United Kingdom

2. *Setting objectives and goals*

**Isabella MARRAS**, Program Officer, Sustainable Consumption and Production Branch, UNEP

**Andrea INNAMORATI**, Ministry for the Environment, General Directorate for Environmental Research and Development, Italy

**Candice STEVENS**, Sustainable Development Advisor, OECD

3. *Institutions and co-operation among stakeholders*

**Valérie MARTIN**, ADEME (French Environment and Energy Management Agency, Economies d'énergie. Faisons vite ça chauffe)

4. *Reaching different types of vulnerable consumers*

**Andrea COLLIER**, the UK Department for Environment, Food and Rural Affairs

5. *Major approaches to consumer education*

**Päivi PALOJOKI**, Professor, Helsinki University

**Uwe BERGMANN**, Sustainability/CSR Management, Henkel and WBCSD Sustainable Consumption Workstream

6. *Conclusions*

**Session B: Digital competence**

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1. *Introduction*

**Hanna TURETSKI-TOOMIK**, Consumer Protection Board of Estonia

2. *Setting objectives and goals: measurement and evaluation*

**Taina MÄNTYLÄ**, Senior Adviser, Finnish Consumer Agency, Finland

**David ANSTEAD**, Specialist Adviser, Office for Standards in Education Department, United Kingdom

3. *Digital safety and consumer rights and obligations*

**Gry HASSELBALCH**, Project Officer, The Media Council for Children and Young People, Awareness Node in the EU network Insafe, Denmark

**Jennifer LEACH**, Consumer Education Specialist, the FTC's Division of Consumer and Business Education, United States

**Bjørn Erik THON**, Consumer Ombudsman, Norway

4. *Institutions and co-operation among stakeholders*

**Celia HANNON**, Researcher, Demos, United Kingdom

**Daisuke FUJIKAWA**, Associate Professor, University of Chiba

5. *Reaching different groups of vulnerable consumers*

**Margrethe Marstrøm SVENSRUD**, Assistant Director, Norwegian Institute for Adult Learning

6. *Conclusions*

**SESSION IV: Conclusion: Summary and conclusions of the conference (17.10-18.00)**

***What actions can we take to promote consumer education further? Views of stakeholders***

**Professor Heiko STEFFENS** [Moderator of Session II]

**Candice STEVENS** [Rapporteur of Breakout session I, OECD]

**Susan GRANT** [Rapporteur of Breakout session II, Director of Consumer Protection, Consumer Federation of America, United States]

**Paolo SOPRANO** (Director, Ministry for the Environment, Land and Sea, Italy)

International consumer/business associations [CI, BIAC, and others]