Promoting Consumer Education

TRENDS, POLICIES AND GOOD PRACTICES



OECD

Promoting Consumer Education

TRENDS, POLICIES AND GOOD PRACTICES



ORGANISATION FOR ECONOMIC CO-OPERATION AND DEVELOPMENT

The OECD is a unique forum where the governments of 30 democracies work together to address the economic, social and environmental challenges of globalisation. The OECD is also at the forefront of efforts to understand and to help governments respond to new developments and concerns, such as corporate governance, the information economy and the challenges of an ageing population. The Organisation provides a setting where governments can compare policy experiences, seek answers to common problems, identify good practice and work to co-ordinate domestic and international policies.

The OECD member countries are: Australia, Austria, Belgium, Canada, the Czech Republic, Denmark, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Japan, Korea, Luxembourg, Mexico, the Netherlands, New Zealand, Norway, Poland, Portugal, the Slovak Republic, Spain, Sweden, Switzerland, Turkey, the United Kingdom and the United States. The Commission of the European Communities takes part in the work of the OECD.

OECD Publishing disseminates widely the results of the Organisation's statistics gathering and research on economic, social and environmental issues, as well as the conventions, guidelines and standards agreed by its members.

This work is published on the responsibility of the Secretary-General of the OECD. The opinions expressed and arguments employed herein do not necessarily reflect the official views of the Organisation or of the governments of its member countries.

Also available in French under the title:
La promotion de l'éducation des consommateurs
TENDANCES, POLITIQUES ET BONNES PRATIQUES

Corrigenda to OECD publications may be found on line at: *www.oecd.org/publishing/corrigenda*.
© OECD 2009

You can copy, download or print OECD content for your own use, and you can include excerpts from OECD publications, databases and multimedia products in your own documents, presentations, blogs, websites and teaching materials, provided that suitable acknowledgment of OECD as source and copyright owner is given. All requests for public or commercial use and translation rights should be submitted to *rights@oecd.org*. Requests for permission to photocopy portions of this material for public or commercial use shall be addressed directly to the Copyright Clearance Center (CCC) at *info@copyright.com* or the Centre français d'exploitation du droit de copie (CFC) at *contact@cfcopies.com*.

Foreword

At its 72nd Session in October 2006, the OECD Committee on Consumer Policy agreed to carry out a project on consumer education. The purpose of the project was to examine the role that governments and other stakeholders are taking in providing education, with a view towards identifying effective policies and programmes. Information for the report was collected by various means, including two questionnaires[*] and a stakeholders conference organised with the United Nations Marrakech Taskforce and the United Nations Environmental Programme in October 2008[**].

The first chapter of this report presents an overview of key issues in consumer education. These include definitions, policy objectives, structures and implementation frameworks, and co-operative schemes among stakeholders. This part is based largely on country responses to the two questionnaires. The second chapter provides detailed analyses of key issues in consumer education on a country-by-country basis. The third chapter provides an overview of findings, and identifies key elements and features of effective consumer education systems.

Work on the project was supported by a voluntary contribution provided by the Japanese government. It was carried out principally by Yuko Ueno, Magdalena Olczak and Yoshiaki Takahashi, under the overall direction of Peter Avery of the OECD Directorate for Science, Technology and Industry.

The OECD Committee on Consumer Policy develops policy guidance aimed at empowering and protecting consumers in the global marketplace. Further reports and analysis on consumer issues can be found at *www.oecd.org/sti/consumer-policy*.

[*] See Annexes 1.A5 and 2.A1.

[**] Conference report available at *www.oecd.org/sti/consumer-policy/education*

Table of Contents

Chapter 1. Overview 7

Background 7
Definition and goals of consumer education 8
Consumer protection and awareness 10
Consumer skills 11
Public interest 11
Structure of consumer education 11
Formal education 12
Lifelong education 19
Targeted education 24
Institutions 29
Non-governmental stakeholders 30
Co-operative schemes 35
Evaluation of consumer education programmes 37
Key issues and challenges 39

Annex 1.A1. Evolution of the Concept of Consumer Education 41

Annex 1.A2. Institutional Framework for Consumer Education 45

Annex 1.A3. Major Initiatives in Consumer Education 51

Annex 1.A4. Summary of Key Challenges in Consumer Education 63

Annex 1.A5. Questionnaire on Consumer Education: Consumer Rights 65

Chapter 2. Analysis of Selected Countries 75

Australia 77
Ireland 85
Japan 89
Korea 96
Mexico 103
Norway 107
Portugal 113
Slovak Republic 122

Spain 129
Thailand 138
Turkey 144
United Kingdom 149
United States 157
United Nations Environment Programme (UNEP) 167

Annex 2.A1. Consumer Education Strategy Analysis Template 173

Chapter 3. Summary and Conclusions 179

General approach to consumer education 179
Formulating goals for consumer education 181
Key approaches to consumer education 182
Lifelong learning 182
Formal education 183
Targeted education 184
Communication 185
Co-operation and co-ordination among stakeholders 186
Evaluation 187
Challenges 188

Chapter 1

OVERVIEW

This chapter presents an overview of key issues in consumer education. These include definitions, policy objectives, structure and implementation frameworks, and co-operative schemes among stakeholders. It is largely based on country responses to the two questionnaires[1] on which this report is based.

Background

The need for consumer education has increased over time. Today's consumers operate in an increasingly complex marketplace and are faced with increasing amounts of information and an expanding choice of complex products and services (*e.g.* the financial and telecommunication sectors). Moreover, they are more exposed to fraud and thus require a wider range of skills and knowledge than ever before. Education can equip consumers with the information and skills to meet these challenges and improve their engagement with the marketplace, thereby increasing their welfare. By the same token, consumers' informed choices contribute to effective competition and to well-functioning markets.

For all these reasons, it is in the common interest of governments, consumers and businesses to empower the individual consumer as much as possible with an awareness of his/her rights, knowledge of how to defend himself/herself against various pitfalls and to cope with the subsequent consequences, as well as the ability to act proactively in the marketplace.

Consumer education has been defined in various ways. The focus has moved from household management in the 1960s to learning how to exercise consumer rights and how to avoid becoming a victim to fraudulent, misleading or unfair commercial practices. It now also includes building awareness of the social and environmental consequences of the choices consumers make. Consumer education helps consumers to understand market

1. See Annexes 1.A5 and 2.A1.

mechanisms and to deal confidently with the market. Broadly speaking, it can be defined as:

> *"… a process of gaining skills, knowledge and understanding needed by individuals in a consumer society such that they can make full use of consumer opportunities presented in today's complex marketplace."* (Wells and Atherton, 1998)

Consumers can be educated through formal training, advice and instruction, as well as informal means (*e.g.* experience and individual research). This education has two important aspects: *i*) development of adequate knowledge of consumer issues; and *ii*) development of the skills to apply that knowledge and make informed decisions. The process of educating consumers is carried out by governments, civil society and business along with other interested stakeholders.

The aim of this report is to analyse consumer education policy issues and trends with a view to identifying effective policies and programmes. It focuses on the role played by governments, but links these efforts with those of other parties. It addresses the following questions:

- How are governments defining the goals/objectives of consumer education?
- How is such education structured?
- What is the role of stakeholders other than government?
- What are some of the main initiatives being pursued?

In addition, it considers:

- The kinds of challenges policy makers face for developing and implementing consumer education.
- Ways to promote consumer education more effectively.

Definition and goals of consumer education

Consumer education is not legally defined in most countries. Of the countries responding to the OECD questionnaire, only Japan, Korea and Chile describe consumer education in legislative terms. Finland, France, Hungary and Sweden have developed definitions of an official character which are linked to compulsory education programmes in schools. Mexico, Spain, Switzerland, Turkey and Malaysia have working definitions of consumer education, but these are not grounded in legislation. Japan, Korea and Spain take a broad view which encompasses consumption and the

consumer society in general terms, while Mexico, Chile and Thailand emphasise consumer protection and empowerment aspects (Box 1.1).

Box 1.1. Goals of consumer education

Hungary is concerned with the development of self-aware consumer behaviour in preparation for adult life and with the development of social competencies.

Japan seeks to educate citizens about consumption.

Korea not only provides consumers with concrete information related to the goods and services they buy, it also encourages them to manage their consumption carefully and encourages them, when faced with various alternatives, to make cautious and rational purchasing decisions based on the impacts their purchases will have on them and on society.

Mexico intends to give individuals a clear position *vis-à-vis* consumption and, at the same time, promote consumers' empowerment through awareness of the sense and meaning of consumption.

Spain sees a social need to develop a series of educational actions aimed at citizens to offer them knowledge and help them to develop critical and responsible habits and attitudes.

Sweden provides pupils with the practical knowledge and skills to act as consumers, particularly through education on food and health, consumer rights, home economics, the environment and advertising.

Chile addresses a consumer's right to receive information to act responsibly.

Thailand has a concrete mechanism for enhancing and protecting consumer rights effectively and sufficiently.

Source: Country responses to the OECD questionnaire on consumer education: consumer rights (see Annex 1.A5) and to the OECD template for in-depth analysis of consumer education strategy (see Annex 2.A1).

The scope of consumer education differs significantly among countries and generally covers one or more of the following areas: consumer protection, consumer skills and protection of the public interest. The objectives in these areas tend to be broad, and, to some extent, they reflect the specificities and policy choices of individual jurisdictions. The differences are closely linked to the tools and mechanisms used to implement consumer education. Sometimes the goals are described in terms of the role of the administrative bodies that are responsible for consumer education.

As shown in Table 1.1, countries have articulated consumer education objectives in various ways, such as laws on consumer protection, education or trade; government programmes and strategies; and school curricula.

Table 1.1. Consumer education goals in legal provisions

Laws on consumer protection, education or trade	
Australia	At national level, the Trade Practices Act 1974 and the Australian Securities and Investments Commission Act 2001
Brazil	Articles 4 and 5. Brazilian Consumer Defence Code
Chile	Article 3. Consumer Protection Law
Czech Republic	Resolution No. 4 of 4 January 2006, Concept of the Consumer Policy 2006-10
Hungary	Act CLV of 1997 on Consumer Protection, Section 17: Consumer Education
Japan	Article 17. Consumer Basic Act
Korea	Article 14 (1). Framework Act on Consumers: Enhancement of Consumer Competence
Mexico	Chapter 1 (General Provisions). Federal Consumer Protection Law
Portugal	Law No. 24/96 of 31 July
Spain	LOGSE – The General Law for the Regulation of the Spanish Education System
Thailand	Consumer Protection Act of 1979
Turkey	Article 20. Act No. 4077
Government programmes or strategies	
Finland	Consumer Policy Programme for the years 2004-07
Poland	Consumer Policy Strategy
School curricula	
Denmark	Reading plans for primary and secondary schools
France	School curriculum prepared by Ministry of Education
Norway	Consumer education integrated in the 2006 regulation "The Knowledge Promotion" (the national curriculum)
Sweden	Curriculum for the compulsory school

Source: Country responses to the OECD questionnaire on consumer education: consumer rights (see Annex 1.A5) and to the OECD template for in-depth analysis of consumer education strategy (see Annex 2.A1).

Consumer protection and awareness

Most countries consider education as an important tool for consumer protection. Through education, consumers obtain information that protects and empowers them and makes them aware of their rights and responsibilities and helps to ensure their welfare.

Consumer skills

Countries also use education as a means to empower consumers through the development of skills to help them make more informed decisions. This aspect is highlighted by Austria, Australia, Belgium, the Czech Republic, Denmark, France, Korea, Mexico, New Zealand, the United Kingdom, the United States, Brazil and Thailand. Most responding countries reporting this as an element of consumer education cite the following objectives:

- Improve knowledge of the relations between consumers and other market players (Austria, Czech Republic, Denmark, Mexico).
- Explain the proactive role that consumers can play in the marketplace and enhance consumer confidence (France, New Zealand, United Kingdom).
- Provide guidance to help consumers avoid falling victim to fraudulent or deceptive market practices (Belgium, United States, Thailand).

Public interest

Finally, a number of countries reported protection of the public interest as an important goal of consumer education. They include: the Czech Republic, Finland, France, Hungary, Japan, Korea, Mexico, Norway, the Slovak Republic, Spain and the United Kingdom. In most cases, the public interest element relates to environmental and social issues. In Chile, it is perceived as a tool for promoting democratic change.

Structure of consumer education

Consumer education takes many forms and takes place in many different settings, from formal courses in schools or universities to informal experience in families, communities and workplaces. This section analyses three forms of consumer education implemented in OECD member countries and some non-member economies: formal education, lifelong education and targeted education:

- ***Formal education*** refers to learning through a programme of instruction in an educational institution, adult training centre or in the workplace, and is generally recognised by a qualification or a certificate.
- ***Lifelong education*** covers all purposeful learning activity "from the cradle to the grave" which aims to improve the knowledge and competencies of all individuals who participate in learning activities.

- ***Targeted education*** refers to a range of educational activities designed for particular consumer groups that are considered vulnerable (*e.g.* women, the disabled, the poor, ethnic minorites) to help protect them against fraudulent or deceptive practices in the marketplace or other specific consumer-related issues.

These three concepts are not mutually exclusive. Lifelong education is a broad concept that encompasses both formal and targeted education. At the same time, several countries implement formal and/or targeted education but do not support the lifelong learning concept. Lifelong and targeted consumer education may be "non-formal" or "informal":

- *Non-formal learning* takes place through a programme but is not usually evaluated and does not lead to certification.
- *Informal learning* is learning from daily work-related, family or leisure activities (OECD, 2004).

Formal education

All countries acknowledge that children and young people are particularly important targets of consumer education. Research shows that these age groups account for an ever-increasing share of family consumption. At the same time they are likely to be particularly vulnerable to making unwise decisions and or falling victim to aggressive marketing. The fact that both parents often work outside the home and that there are more single parents has led to a change in the role of parents in consumer training. With this in mind, many countries have made consumer education compulsory in primary, secondary and in some countries in upper-secondary grades.

Austria, Finland, Hungary, Norway, Portugal and Spain have chosen formal learning as the core of their consumer education strategies. Consumer education in school also plays an important role in countries that engage in lifelong learning: in Japan, Korea, Sweden, Malaysia and Thailand consumer education is compulsory. Formal education is also becoming an issue in a number of countries that do not have a long tradition of consumer education, such as the Slovak Republic, Turkey and Chile. In Belgium, France, New Zealand and the United States, on the other hand, consumer education in school is generally optional and depends either on the programmes of individual schools or on regional/local approaches to education. For example in France, consumer education is not included in the school curriculum although recommendations are given to schools that wish to use it as a pedagogical tool. Interest in integrating consumer education into the school curriculum is expanding. For example, in Ireland, the recently established National Consumer Agency considers consumer education an

important aspect of its mandate. In Mexico the absence of consumer education in the country's national curriculum is a key concern.

Consumer education in schools offers pupils more than knowledge, as it is designed to promote critical thinking and problem solving. The objectives include helping pupils to: gain knowledge of what it means to act as informed consumers; develop and understand society's function as a whole and the specific role of consumers; master skills to function as informed and responsible consumers; recognise the importance of being an informed consumer. The ultimate goal is for consumers to act spontaneously in informed, educated and responsible ways (Bannister and Monsma, 1982).

The importance of developing critical assessment skills is explicit in the Nordic countries (Denmark, Finland, Norway and Sweden), which indicate that the objective of consumer education in schools is to develop independent, discriminating and informed consumers (Hellman-Tuitert, 1999). This is achieved by trying to equip pupils with knowledge and insight into the place of consumers in a complex, multifaceted society by providing basic knowledge in areas such as consumer legislation, personal finance, health, marketing, technology, the environment and everyday life and economics. Furthermore, schools are expected to help to make pupils aware of the influences they are exposed to with respect to life styles, consumer habits, values and attitudes. The situation is similar in Portugal, where consumer education in schools is designed to provide pupils with knowledge that enables them to make reasoned individual choices and to develop responsible socioeconomic values.

Implementation

There are significant differences among responding countries as regards the implementation of consumer education in schools. In Denmark, Finland, France, Hungary, Japan, Korea, Norway, Portugal, Spain, Sweden, Turkey, Chile and Thailand, the content and pedagogical methods to be used are described in national curricula and guidelines. For example, Finland's National Board of Education prepares a general syllabus, on the basis of which local authorities and individual schools prepare their curriculum. In Norway, consumer-related topics are, by regulation, established in the National Curriculum Plan under the Ministry of Education and Research. In Japan concrete content is included at each level of compulsory education in the national curriculum.

In most countries consumer education is integrated into the school curriculum in an interdisciplinary way. Subjects that may include consumer concepts are economics, mathematics, biology, chemistry, language arts, business education and home economics. These subjects cover a variety of

issues which are important for consumers in contemporary society, including the effects of consumption on the environment, production and consumption in a global perspective, health and food, product quality and safety, and financial management. Relevant issues are thus addressed in cross-curricular themes such as home economics, citizenship, civic education or social studies.

For example, the Nordic countries divide consumer education into six areas of study: personal finance; the rights and obligations of consumers; commercial persuasion (*i.e.* marketing); consumption; the environment; and ethics, food and safety (Nordic Ministerial Council's TemaNord 2000:599; CCN, 2002). These topics are addressed in the school curriculum in studies related to home economics, mathematics, social studies, natural science and the environment, arts, and religion. In Korea, consumer education is a quasi-official subject and is included in social studies, moral education, and technology and industry, as well as in some elective courses in home science, economics and civic ethics.

To facilitate implementation of consumer education in schools, many countries have developed a variety of tools and channels of communication. In Denmark, Finland, Norway, Portugal and Spain *teaching plans* that integrate consumer education in various subjects are mandated. It is the responsibility of governments and schools to develop such plans, but consumer organisations and other civil society groups often play a role. Norway has a national advisory group for consumer education to develop the teaching plans, which is attached to the Consumer Council, an independent organisation representing the interests of consumers.

Guidelines for consumer education are also common. In the Nordic countries, these have been elaborated to back up the introduction of new teaching plans. In addition to describing the goals and content of consumer education, they provide ideas on how to present topics with consumer themes. In Portugal a "Guide on Consumer Education" has been prepared to help teachers in their activities on consumption and consumer rights from a citizenship and sustainable development perspective. In Hungary, a "Teachers Guide and Textbook" provides a framework for consumer education at all levels of compulsory education. The UNESCO-UNEP YouthXchange Training Kit for Sustainable Consumption[2] has a guidebook for teachers to help raise awareness of sustainable consumption; it has been translated into 19 languages and 400 000 copies have been distributed in France, Hungary, Korea, Norway and Mexico, among others. Also, the Slovak Republic reported having several publications or guides aimed at helping teachers to teach consumer education, including *Consumer Education*

2. *www.youthxchange.net*

Today and Tomorrow: Introduction to Consumer Education and *Standard Programme for Launching Consumer Education at Schools in Eastern and Middle Europe*. Australia's National Consumer and Financial Literacy Framework offered guidance to the authors of school curricula by providing descriptions of learning for children in grades 3, 5, 7 and 9. The framework operates across four dimensions – knowledge and understanding; competence; enterprise; and responsibility – which relate to key concepts in consumer and financial literacy, including income, competition, exchange, liability, power and value.

In addition, a variety of *non-formal education tools or activities* (*i.e.* not included in the curriculum) complement more traditional methods. These are websites, videos, exercise books, school magazines as well as theme days, school competitions and contests, consumer clubs, national fairs for teachers and pupils and special educational programmes. These non-formal teaching tools are mostly produced by consumer associations in co-operation with parent-teacher associations, and in some countries with other stakeholders. In France, the business community is involved; in Finland, commercial publishers play a role. Such activities have been used successfully in countries such as Austria, Finland, France, Japan, Korea, Norway, Portugal, the Slovak Republic, Spain, Sweden and Turkey.

Slovak consumer clubs are managed by teachers who are members of consumer associations. Club activities include editing consumer magazines, organising after-school activities, partnering with schools abroad, and organising discussions for parents. In Denmark the entertaining education game *"sikker shopping"* (safe shopping) provides 12-15 year olds with helpful information about Danish law on the sale of goods, thereby contributing to the protection of young consumers. Likewise, Portugal has a school project called Fair Trade Clubs to educate schoolchildren on sustainable development. National consumer contests are also a popular way to reach teachers and pupils. For example, Austria runs the Young Consumer Award, an annual school competition; Belgium supports a national young-consumer competition as well as the European young-consumer contest; and Malaysia supports an annual national consumer contest. In some countries special programmes are developed to support formal education. For example, Korea's Children's Safety Net programme aims at developing and distributing education content to children in order to promote safety.

There are also some international initiatives. Sweden and the Slovak Republic called attention to the Europa Diary[3], a highly successful teaching tool initiated by the European Commission and implemented in 27 EU member countries. This is a homework diary that aims to inform young

3. *www.generation-europe.org*

people of their rights, increase their awareness and enable them to make more informed decisions as consumers. It is aimed at students between the ages of 15 and 18 and covers specific areas such as product safety, managing personal finances, advertising and online security. The European Commission has supported the edition and free distribution of the diary since 2004. In May/June 2008, 2.9 million copies were distributed to over 20 000 schools. MediaSmart[4] is a media literacy programme aimed at children and implemented in Canada, Sweden and the United Kingdom, among other countries.

Several countries emphasise that the *teaching methods* used in consumer education are structured around the everyday life and interests of pupils. This is particularly pronounced in Hungary, Spain and the Nordic countries and is based on the notion that practical and concrete applications can increase pupils' ability to understand the usefulness of consumer education. The methods advocated include dialogue, case studies, role playing, project planning, tests and simulation.

France, New Zealand, the Nordic countries, Portugal, Spain and Chile have highlighted their use of *information and communication technology (ICT) tools* in implementing consumer education in schools. The Internet is essential in this regard.

The Nordic countries place high priority on the expansion of ICT resources in schools. In Finland many materials can be found on the Internet, and activities that invite children to explore them have been developed as a part of teaching. The Nordic website SchoolNet[5] is also an important educational resource. It offers professional information, documentation and educational content and activities for consumer education. In Denmark, teachers have been involved in developing a website focused on health and nutrition[6]. The website has printable teaching materials, online tools and interactive devices which allow students to calculate the nutritional benefits of their daily intake of food and beverages.

In Australia, France and Spain, teaching resources are also available online for teachers and the broader public. In Australia, the Financial Literacy Foundation (FLF), whose work is now carried out by the Australian Securities and Investments Commission (ASIC), through its website[7], provided support and advice for teachers who wished to use financial literacy programmes and for those seeking to develop financial education materials.

4. *www.mediasmart.org.uk*
5. *www.nordskol.org*
6. *www.madklassen.dk*
7. *www.understandingmoney.gov.au*

The website also provided access to educational materials that the FLF judged to be of good quality. In France two main documentation centres provide teaching resources online: Pedagoteca of the National Consumer Institute[8] and the National Centre for Pedagogical Documentation[9]. Similarly Spain has *Pedagoteca*, established by the Spanish Network of Consumer Education[10]. New Zealand, Portugal and Chile also use ICT tools for distance and online education.

To support consumer education in schools, some countries establish *education networks*. Norway's SchoolNet brings together consumer groups, universities and colleges, produces a printed magazine, *The School Magazine*, and prepares Internet-based teaching materials. Spain's Network of Consumer Education consists of autonomous communities and collaborates with public institutions. Its fundamental mission is the joint elaboration of pedagogical materials and the development of pan-European education projects. Similarly, Portugal's National Consumer Education Network, composed of a broad range of consumer representatives, private entities and individuals, aims to promote consumer education in schools and co-ordinates the production and dissemination of pedagogical materials.

Consumer education generally focuses on the primary and secondary school curriculum. However, in Finland, the Slovak Republic, Korea, Malaysia and Thailand it also takes place in universities. Finland's Consumer Agency provides lectures and projects for teacher education. In higher education student counselling also offers help for everyday life. Korea provides general and practical training in consumer education for consumer leaders among university students. It also organises contests among university students as a way to recognise excellent consumer education programmes and related activities, to raise awareness and to form future consumer educators.

The OECD questionnaires show that most European countries have faced similar challenges for implementing consumer education in school curricula. An EU survey conducted by the European educational network E-Cons Network (2007) revealed that even if consumer education is included in the school curriculum, it is little used in the classroom. The survey results are presented in Box 1.2.

8. *www.conso.net*

9. *www.cndp.fr*

10. *www.infoconsumo.es*

Box 1.2. Consumer education in the school curriculum in Europe

- More than 50% of school curricula include consumer education, although it is little used in the classrooms.
- Consumer education has more influence in second and third level studies, included in one or more subjects or as horizontal subject matter.
- The consumer education teaching staff receives pedagogical guidance, recommendations and other pedagogical materials.
- Basically, the themes most present in classrooms are "food and nutrition" and "health and safety". Themes with higher future interest are "eco-consumerism" and "rights and responsibilities".
- 76% of partner countries state that they have published materials related to consumer education, especially books (44%), which are distributed, generally free of charge (84%).
- Regarding the future of consumer education in Europe, 40% of the network partner countries that do not include it in their school curricula are studying inclusion.

Source: Results of the questionnaire conducted by the E-CONS on the current situation of consumer education in Europe (2007). The questionnaire covered the following countries: Belgium, Bulgaria, Czech Republic, Cyprus[11], France, Germany, Greece, Hungary, Italy, Latvia, Lithuania, Luxembourg, Poland, Portugal, Romania, Slovenia, Slovakia, Spain and the United Kingdom.

Training

A number of responding countries emphasise teacher training as an important element of effective implementation of consumer education in the schools. Training in consumer education can be proposed as: *i*) basic training in teacher training schools (*e.g.* Finland, Korea, Portugal, Slovak Republic and Spain); *ii*) postgraduate education for teachers (*e.g.* Slovak Republic, Spain); or *iii*) continuous training for teachers, trainers and others involved in the process of consumer education to help them develop and update their knowledge and skills in the area of consumer protection (*e.g.* Finland, Hungary, Mexico, Norway, Portugal and the Slovak Republic).

For example, Finland's Consumer Agency offers expertise in consumer matters by providing lectures and projects as a part of basic teacher

11. Footnote by Turkey: The information in this document with reference to "Cyprus" relates to the southern part of the island. There is no single authority representing both Turkish and Greek Cypriot people on the island. Turkey recognises the Turkish Republic of Northern Cyprus (TRNC). Until a lasting and equitable solution is found within the context of United Nations, Turkey shall preserve its position concerning the "Cyprus" issue.

education. The aim is to increase future teachers' theoretical knowledge of consumer topics and pedagogy in the consumer education area. In-service/ continuous training and teachers' organisations are also important channels. The Consumer Agency has co-operated with teachers' associations in providing lectures for teachers in the fields of history and social studies, biology, geography, home economics and Finnish.

For its part, Korea provides training for teachers in charge of consumer education in order to raise teachers' awareness of consumer issues and provide information on consumer education techniques. In Portugal, a recent Ministry of Education protocol foresees training for teachers and local consumer advisors who are to take part in new extracurricular programmes and curriculum development to promote sustainability and consumer rights for children at the first learning level. In Spain, the National Consumer Institute developed a Plan of Information, Training and Education in the Field of Consumer Affairs (2007-09). In addition, some universities offer postgraduate courses and master's degrees in consumer education. A special teacher training course is also considered an effective tool; it combines highly relevant and well-designed pedagogical material with high-quality lecturers. Participants receive a diploma or title which is of value for their career.

The European Commission also has initiatives concerning consumer education training. A call for proposals was launched in February 2007 to develop a European master's course in consumer issues, which should start in September 2008.

Other important training tools cited include conferences, seminars and special courses. These activities provide teachers with opportunities to upgrade their skills and a venue for exchanging experience, for networking and for enhancing co-operation in and among educational institutions.

Lifelong education

In 2001, the OECD identified four fundamental features of lifelong learning for consideration by Ministers of Education (Box 1.3). The concept of lifelong learning has implications for consumer education, as consumers can benefit from learning opportunities at all ages and in various ways. A prerequisite for lifelong learning is a sound foundation in basic educational competencies acquired in formal education and opportunities for further learning once persons leave initial education and training (OECD, 2001). Practically, this includes education available at community centres as well as loosely organised education. Lifelong learning may take place at the individual level (*e.g.* self-directed learning) or at the group level (*e.g.* at the workplace or within the family).

Box 1.3. Fundamental features of lifelong learning[1]

Organised learning should be systematic and connected. The lifelong learning framework examines the demand for, and the supply of, learning opportunities covering the whole lifecycle and comprising all forms of formal and informal learning.

The learner should be central to the learning process. Lifelong learning represents a shift of attention from the supply side to the demand side of learning to cater for the diversity of learner needs.

The approach emphasises the motivation to learn. It should be self-paced and self-directed.

It takes a balanced view of the multiple objectives of education policy. These objectives relate to economic, social, or cultural outcomes, to personal development, to citizenship and so on.

The first feature is the one that most distinguishes lifelong learning from other approaches. In a systematic strategy:

- People at each life stage need not only be given specific opportunities to learn, but also to be equipped and motivated to undertake further learning.
- Each learning setting needs to be linked to others to enable individuals to make transitions and progress through learning stages.
- Resources for education should be distributed to be optimal for the individual's lifelong learning process.
- No single ministry has a monopoly on lifelong learning. It requires a high level of co-ordination in developing and implementing policy.

Key features of a coherent and comprehensive lifelong learning strategy (abstract)[2]

- Lifelong learning should be viewed as an overarching concept covering all contexts (formal, non-formal, informal) and levels of education and training.
- A lifelong learning strategy should be an overall framework for education and training policies containing a strategic overview and a coherent set of priorities and the necessary allocation of resources for targeted policy measures. It should be evidence-based.
- A lifelong learning strategy should include flexible learning pathways and effective transition points between all systems and levels of education and training to avoid dead ends.

1. *Source:* OECD (2001), *Education Policy Analysis.*

2. *Source:* European Commission (2001).

The rationale for lifelong learning for consumers is based on the following. First, the skill levels needed by consumers to operate effectively in markets are constantly rising and changing. Moreover, they are closely linked to their life stages or socioeconomic status. For example, consumers in their early childhood may be the actual consumers of children's products, may influence parents' purchasing decisions, and may also be considered as future consumers. Second, technological developments demand a continuous renewal and updating of knowledge and skills.

The EU member states have made commitments to develop and implement coherent and comprehensive lifelong strategies, following the Council resolution on lifelong learning of June 2002. The key features of these strategies are summarised in Box 1.3, which is based on the Commission communication, *Making a European Area of Lifelong Learning a Reality* (2001). Also, in the *Lifelong Learning Programme* (European Commission, 2006), consumer education is one of the priority areas in the seven multilateral projects with the potential to generate innovation and/or to disseminate innovation (Box 1.4).

Box 1.4. Focus of consumer education projects

The European Commission pointed out that the priority "consumer education" projects should focus on:

1. Promoting European co-operation between bodies providing consumer education, especially in rural and disadvantaged areas.

2. Improving teacher training for adult consumer education, especially in rural and disadvantaged areas.

3. Promoting the development and distribution of high-quality adult consumer education products.

4. Furthering the debate on adult consumer education and contributing to the dissemination of good practice.

Source: European Commission (2006), *Lifelong Learning Programme*: Part I.

There is wide consensus that learning, which is of significance to individuals as well as to communities and societies, must extend beyond formal education. One of the fundamental features of lifelong learning is a systematic and interconnected approach to the organisation of learning rather than a fragmented approach in which separate policies are implemented for each stage of education. This is appropriate for consumer education, since consumers' knowledge and information needs to be frequently updated, and the attainment of informed and knowledgeable consumption is a cumulative process. Because adult consumers face a more

complex environment than young consumers, the range of knowledge they need also becomes broader and more complex as they grow older.

Implementation

Although policy makers fully recognise the importance of continuing to learn after initial education, their strategies may not make fully clear the full consequences of the cradle-to-the-grave perspective. Practically speaking, formal education as well as adult education offer opportunities to learn in most countries. In this report, countries that implement lifelong education fall into two groups: those with coherent education programmes and those with less structured approaches.

Lifelong education programmes

In Hungary, Japan and Korea, legislation sets the framework for lifelong learning. Japan's Consumer Basic Act, Article 17, provides for lifelong consumer education. It describes the state's responsibility to provide consumers with relevant education throughout their lifetime. It sets goals as a whole as well as for each targeted area and for each area by life stages with a view to implement broad, efficient and effective consumer education. Similarly, Korea's Framework Act on Consumers, Article 14(3), states, "The state and local governments shall establish and implement policy measures to strengthen the effects of education by linking consumer education with school education and lifelong education." Similarly, Hungary's Act CLV of 1997 on Consumer Protection, section 17(1), states that "[c]onsumers shall be educated within the school system and outside the framework of the school system". In addition, the United Kingdom's Office of Fair Trading (OFT) states that "[c]onsumer education is a part of formal education and lifelong learning" (*Consumer Education: A Strategy and Framework*, 2004).

Hungary, Japan, and Korea have strategies to implement lifelong consumer education which are based on the above legislative statements. The strategies cover issues such as the major instruments for implementation and the division of roles among government organisations. Japan's strategy identifies several life stages (*i.e.* infancy, childhood, adolescence, adults and elderly) in order to promote efficient lifelong education. Both the learning content and the major stakeholders change according to the life stages and as the consumption environment develops. Japan has been working on a strategy to specify the essential elements of consumer education for each life stage. In the United Kingdom, the OFT has also been working on a framework for identifying the skills and knowledge consumers need, particularly where a lack of skills and knowledge is disadvantageous, and for establishing how skills can be developed and knowledge improved. The strategy recognises that consumer education takes place at school, at university, in adult

education, through friends and family, at work and through leisure activities. Currently, such skills and knowledge are provided in a fragmented and duplicative manner and should be provided more systematically.

De facto programmes

Australia, Belgium, the Czech Republic, Denmark, Hungary, Mexico, New Zealand, Spain, Switzerland, Thailand, Turkey and the United States do not have policies to support lifelong consumer education *per se* but provide such education on a *de facto* basis. In these countries, although consumer education takes place during various life stages, there is no underlying strategy to link programmes and initiatives. In terms of provision of learning opportunities, these are of two types: in one, consumers have the opportunity to access education that is intended for all life stages; in the other, children and young adults can obtain consumer education in school or university (*i.e.* it may be a part of the curriculum) and later can learn non-formally from sources that address all life stages are or designed particularly for adults.

The first type includes the Czech Republic, Mexico, New Zealand, Sweden and Malaysia. In the Czech Republic, information furnished by the media and consumer organisations with government support is aimed at all consumers. In Mexico, consumer organisations are the major advocates for consumer education and work with people of diverse backgrounds in terms of profile, age, educational level and economic status. In New Zealand, consumer education is taught mostly as an optional module in schools and focuses on provision of information upon consumers' request; in practice, the government primarily focuses on providing advice to consumers when and where they need it to resolve a consumer issue. The Swedish Consumer Agency plays a strategic role in lifelong consumer education and consumer awareness, and has a website and some mass media programmes that target consumers throughout their lives. In Malaysia, some governmental institutions provide lifelong consumer education.

The second group includes Australia, Belgium, Denmark, Hungary, Spain, Switzerland, Turkey, the United States and Thailand. Australia's strategy seek to provide individuals of all ages with the opportunity to better know their consumer rights, and education materials are targeted to different age groups and specific conduct. Belgium's private and public sectors have initiatives targeted to consumers at all life stages involving publication of leaflets or information on websites; pupils in primary and secondary schools also receive consumer education. In Denmark consumer education is included in core subjects in primary and secondary schools and broadly in the curriculum at the upper secondary school level; for adults, the Danish

Consumer Agency plays a strategic role through a website[12] that functions as a rallying point for consumer education initiatives and information. Hungary's consumer education is well-organised, in particular through formal education from infancy to adult level, which seems to build on previous stages. In Spain, the structure of consumer education throughout life is also well-organised in four stages. Switzerland's strategies include the concept of lifelong learning and target each life stage as well as all stages together. Likewise, Turkey's strategy for consumer education covers the stages from young childhood to the elderly under the responsibility of the Ministry of National Education which makes the necessary additions to the curriculum. The US Fair Trade Commission (FTC) has developed various ways of reaching all types of consumers to arm them with the information they need through publications, the Internet, the media and special events; some education campaigns are tailored to specific consumers, such as students at school, but they are not tied to the private or public education systems. Thailand's consumer education strategies focus on students and teachers at all educational levels and are based on the core educational curriculum.

Targeted education

Vulnerable groups

In addition to education for consumers in general, most countries have developed education programmes and initiatives for consumer groups that are considered vulnerable and for specific fraudulent or deceptive practices. Ireland and the United Kingdom in particular point out that a lack of information makes all consumers potentially vulnerable, depending on their individual circumstances.

Consumer groups are judged vulnerable if they have greater difficulty than others obtaining or assimilating the information needed to make decisions about the purchase of goods and services or if they are exposed to a greater loss of welfare than other consumers if they buy inappropriate goods or services or if they fail to buy something when it would be in their interest to do so (OFT, 1998). Countries responding to the OECD questionnaire targeted specific groups in their major initiatives: young children, the elderly, women, people with a limiting or longstanding illness or handicapped, members of ethnic minorities and immigrants, populations in rural areas, unemployed persons, tourists and temporary residents.

12. *www.forbrug.dk*

Table 1.2. Targeted consumer education

Country	Preschool children	Elderly	Handi-capped	Women	Minority groups	Rural areas	Others
Australia	√				√		√
Austria					√		
Belgium	√	√					
Czech Republic		√					
Denmark		√		√			√
Finland							
France	√	√					
Hungary	√						
Ireland		√			√		
Japan	√	√	√				
Korea	√	√		√	√	√	
Mexico		√		√			
New Zealand		√					
Norway	√						
Poland	√			√			
Portugal	√						
Slovak Republic		√	√	√	√		
Spain	√	√	√				√
Sweden		√					
Switzerland	√	√					
Turkey		√		√		√	√
United Kingdom	√	√	√		√		
United States	√	√	√	√	√	√	√
Chile	√	√		√		√	
Malaysia				√			
Thailand					√	√	

Source: Country responses to the OECD questionnaire on consumer education: consumer rights (see Annex 1.A5) and to the OECD template for in-depth analysis of consumer education strategy (see Annex 2.A1).

These groups may overlap. For example, elderly people may suffer from limiting or longstanding illnesses, and members of ethnic minorities may include women and children.

Preschool children and young children

OECD member countries have some experience with consumer education campaigns for school-aged children. For example, a Kidz Privacy website helps parents manage how and with whom their children share personal information on line[13]. Similarly, the OnGuardOnline website[14], which provides information on basic computer security and Internet safety, includes a module on social networking with information for both parents and teens and pre-teens with practical tips on how to socialise safely online. In another area, the US FTC designated 10-15 September 2007 as We Don't Serve Teens Week and created a website with educational materials about the dangers of teen drinking and the requirements of alcohol advertising[15]. The website allows users to download the consumer education materials to facilitate distribution to a wider audience. For preschool age children there are few pedagogical tools and they have little opportunity to obtain such education. There is some interest in consumer education for this group; however, they are not major consumers and do not face significant risks Consumer education for preschool children is difficult; the Finnish Consumer Agency, for example, has started to co-operate with the National Research and Development Centre for Welfare and Health to implement consumer education in early childhood education.

Elderly consumers

A number of socioeconomic factors combine to make the elderly more vulnerable to marketplace fraud. Today's elderly are more likely to live alone and be less able to count on daily family support. They may have to make complex and potentially unfamiliar financial and purchasing decisions on their own. They are therefore potential targets of misleading advertising and often face problems relating to health, safety and food. Additionally, while rapid technological changes have brought many new products and technologies that respond to the needs of the elderly, such as new and more sophisticated devices that can facilitate independent living, a lack of familiarity with, and reluctance to use, new technologies (*e.g.* electronic banking or new self-service facilities in retail outlets) reduces their ability to

13. *www.ftc.gov/bcp/conline/edcams/kidzprivacy*

14. *www.onguardonline.gov*

15. *www.dontserveteens.gov*

benefit to the same extent as the general population (Canadian Office of Consumer Affairs, 2004).

For example, in Mexico, Profeco (Consumer Protection Federal Agency) works with the National Institute for Education for the Elderly to develop content for the courses of the National System for Life and Work. In the United States, the US FTC has targeted reports, education campaigns and enforcement actions to address fraud and the elderly. The US FTC partners with the American Association of Retired Persons to help disseminate these educational messages to elderly consumers. In Japan's travelling lectures on consumer problems, specialists in consumer protection give lectures for the elderly, social workers and caretakers. In addition, the e-mail magazine *Fresh Information for Watching* is distributed to elderly consumers to teach them how to avoid malicious market practices.

Ill and handicapped persons

This group of vulnerable consumers includes people with a limiting, longstanding illness and the mentally or physically handicapped. They suffer from social barriers, accessibility and problems of communication and the physically disabled suffer as well from physical barriers. Consumers with limited mobility may have fewer opportunities to get around and make independent consumer decisions. Spain has developed didactic materials to analyse and evaluate the accessibility of handicapped persons to amusement services such as cinemas and plays. European School of Consumers uses the materials to teach various people from what aspects the accessibility should be analysed (*e.g.* accessibility to the building, movement, signing, availability of technical resources, and safety), as well as the international symbols of accessibility for disabled persons.

Women

Spain has educational activities for pregnant women who need information to face their new situation and be aware of misleading advertising. In Poland the Consumer Federation (a non-governmental organisation – NGO) is also considering more education activities for pregnant women. Korea has targeted education for foreign women married to Korean citizens. Malaysia also has activities in which government, in co-operation with consumer's organisations and women's groups, organises seminars and workshop to provide women with practical knowledge on consumer protection issues.

Minority groups and immigrants

Interacting with the marketplace may be difficult for immigrants, especially those from significantly different cultural backgrounds. Minority groups and immigrants often lack adequate access to consumer education resources; a limited ability to communicate and financial constraints may compound the problem. The Australian regional authorities target new migrants (particularly refugees) to educate them about tenancy rights such as repairs and maintenance, bond management and inspections. The Australian National Indigenous Consumer Strategy focuses on indigenous consumers to increase their knowledge of their rights and obligations under consumer protection laws and to ensure greater access to consumer programmes. The United Kingdom has a growing number of initiatives for migrant workers from the newly expanded EU countries. The Slovak Republic directs consumer education to Romanian minorities, particularly gypsy children, and Austria targets non-German-speaking consumers and migrants. The United States has developed consumer education campaigns for the Spanish-speaking community, such as the FTC's Spanish-language fraud awareness campaign, which includes radio public service announcements, a Spanish language website, and outreach to more than a thousand community-based organisations in cities with large or growing Latino populations.

Populations in rural areas

Some countries report efforts to educate rural consumers, who are viewed as vulnerable because their location makes it more difficult for them to access the marketplace. Individuals in rural areas, especially the elderly, who are less mobile or less able to use technology, such as electronic banking, may be especially unable to overcome the barriers to access and choice that arise from living in rural areas with few retail banking outlets. Other service infrastructures, such as post offices, may also be lacking (Canadian Office of Consumer Affairs, 2004). To tackle such issues, the Turkish government organises consumer protection seminars for students, teachers and parents in rural areas.

Others

Spain and Turkey include the unemployed among vulnerable consumers as they may encounter financial problems, particularly excessive indebtedness. In Australia, the Department of Industry, Tourism and Resources (now the Department of Innovation, Industry, Science and Research) worked with fair trade agencies to produce a guide targeted at tourists' consumer rights when shopping in Australia (*Shopping around in Australia: Your Consumer*

Rights). Spain identified temporary residents as a potentially vulnerable consumer group that might face similar difficulties.

Targeted issues

Responding countries also address specific consumer-related issues, particularly in an effort to raise awareness of severe risks of fraudulent or deceptive practices in the market and of the importance of protection against such risks. Such initiatives are often designed to help consumers recognise and avoid such practices, often with concrete tips on ways to detect and address fraudulent and deceptive practices, while encouraging them to report incidents to consumer protection authorities.

Responses to the questionnaire reveal that targeted consumer education mostly addresses fraud and scams (Australia, United States) and financial literacy (Australia, New Zealand, United Kingdom, United States). Other targeted consumer education issues include multi-unit development (Ireland); social environment, e-commerce and spamming (Belgium, United States); fraudulent telemarketing practices, offering free gifts (Korea, United States); misleading practices, and purchasing online (Portugal, United States). A detailed description of targeted education initiatives is presented in Annex 1.A1 (Major Initiatives in Consumer Education).

The US FTC, for example, ties many of its consumer education campaigns to new or changing frauds or scams and tries to reach all consumers, regardless of gender, age, income or location. The FTC alerts consumers to new scams as they arise or evolve and provides information on newly enacted consumer protection laws. Education materials are produced and disseminated in support of these activities, and the materials are tailored to meet the needs of different consumer groups. In the United Kingdom consumer authorities also take action when consumers suffer from demonstrable damage. The Australian Financial Literacy Foundation has worked with the state and territory education authorities to include financial literacy in the curriculum for children in grades 3, 5, 7 and 9 from the beginning of 2008. Another example of financial education programmes is the UK project on building financial capability launched by the Financial Service Authority.

Institutions

Most countries have a centralised institutional framework for consumer education, under which the central government develops consumer education policies which reach local areas through local governments or through regional networks. In many countries, local governments implement policies which are adjusted to the regional environment but they lack discretionary power. A few countries operate consumer education policies in a decentralised

way. In this case, the central government sets the overall policy framework but major initiatives are developed and delivered at local levels. The table in Annex 1.A2 describes individual countries' approaches in this respect.

The government authorities exchange information with various agencies or ministries – mainly the ministries responsible for education, economy, environment and finance. Such co-operative schemes are found in the United States, Belgium (where education is a decentralised competence of the linguistic communities) and other countries. Also, Japan, Spain, and the Slovak Republic have strong links with the Ministry of Education.

In the countries with a decentralised consumer education scheme, there is effective public co-operation between central and regional institutions. For example, in Australia the Ministerial Council on Consumer Affairs consists of the national, state, territory and New Zealand ministries responsible for fair trading, consumer protection and credit laws. It co-operates closely with consumer organisations and consults with a range of stakeholders on consumer-related issues. In Spain the Sectoral Consumer Conference under the Ministry of Health and Consumer Affairs includes the ministers of the regional governments responsible for consumer affairs. It takes political decisions and approves common frameworks for action. In the United States, the FTC partners with other federal and state government agencies, consumer associations, trade organisations, businesses and other organisations to develop and disseminate consumer education campaigns. In many instances, the FTC creates materials that can be easily adapted by potential partners as a way of maximising the reach of a consumer education campaign.

Non-governmental stakeholders

Other market players and stakeholders actively involved in consumer education include:

- Consumer organisations and other civil groups whose objective is to promote consumer education.
- Industry and trade associations and individual companies.
- Universities and educational institutions.
- Teachers' associations, practitioners, teachers and instructors.
- Family and parents associations.
- Media.

As the scope of consumer education has broadened and become more proactive (see Annex 1.A1), more groups have been involved and there has

been a greater focus on influencing consumption behaviour in more conscious and critical ways. For example, in the area of sustainable consumption, a wider range of government agencies and NGOs – in the areas of environment, energy, transport and infrastructure, and food – have become involved. The respective roles of the public and private sectors in enhancing consumer education vary among jurisdictions, depending in part on their statutory situation. In general, the provision of information and advice relating to consumer protection is mainly the task of governments and consumer organisations. Yet the objective of raising consumer awareness involves a broader range of stakeholders. Annex 1.A3 lists initiatives taken by governments and other stakeholders.

Consumer associations

Among the non-governmental organisations, consumer organisations and similar civil society groups have a potentially key role to play. Their mandate and experience place them in a strategic position *vis-à-vis* consumers. In all responding countries consumer association appear to be one of the most important stakeholders for educating consumers. Many governments reported extensive co-operation with consumer associations over a wide range of consumer education topics. In addition to co-operating with government, consumer associations develop their own education initiatives, such as education campaigns and teacher training. Many of these initiatives are international in scope, particularly in Europe, where they are often financed or co-financed by governments or intergovernmental organisations.

Consumer associations frequently serve as *consultative or advisory bodies* to governments. They participate in policy making on consumer education and/or school curriculum content, provide information on consumer issues and contribute to the design and implementation of national education campaigns. Most countries report that this co-operation is often informal, although a number of countries have official means of involving consumer associations in the government's work. For example, consumer associations are a part of consumer councils in Austria (Task Group), Korea, Poland, Turkey and the United Kingdom (OFT Alliance). They also participate in special consumer advisory groups (Australia) or task forces (Australia and the United States).

Consumer associations claim that consumer education should be adapted to the different phases of consumers' lifelong learning and therefore try to reach consumers in various ways, tailoring the education to different groups. Consumer organisations often run their own education campaigns or join their efforts to those of other consumer education stakeholders. These campaigns cover a variety of issues, from general topics concerning consumer rights to specific issues such as financial, telecommunication, security

or privacy. Sustainable consumption and various issues linked to the power of consumers and their role in achieving a more sustainable society are popular topics for consumer organisations' campaigns. Such campaigns are targeted to different consumer groups: children, young consumers, adults and the elderly. The campaigns use traditional tools of communication such as leaflets, brochures, guides and publications, as well as means such as advertising, consumer magazines, media relations and increasingly, the Internet. Seminars and conferences are also organised. Many countries reported that consumer associations help distribute educational materials to different target groups through their networks. In some countries consumer organisations run helpdesks and advice centres.

For example, in the United States the National Consumers League, with other non-profit and state government and education groups, has launched a campaign called LifeSmarts[16]. The campaign aims to develop teenagers' knowledge of consumer issues and the marketplace through a game show type of competition and reward them for this knowledge. The programme complements the curriculum already in place in high schools. In Poland, the Consumer Federation ran a campaign called "Check Your Rights", focused on consumers' rights and counselling.

As noted above, consumer associations play a crucial role in *promoting and encouraging consumer education in schools*. This aspect of their activity is particularly important in Finland, Hungary, Norway, Portugal, the Slovak Republic, Spain, Sweden and Turkey, where consumer education is a part of the school curriculum. Consumer associations may be involved in the preparation of formal school curricula, but their role is often informal – organising debates, seminars, school clubs and competitions. They also develop, or participate in developing, educational and pedagogical teaching tools (teachers' guides, handbooks, leaflets and textbooks). Additionally, they provide and/or participate in training for teachers and trainers. Consumer organisations also take part in education networks (*e.g.* in Norway, Portugal and Spain) aimed at promoting consumer education in schools.

Business

Many responding countries, Japan and the United States in particular, noted the importance of industry and trade associations as channels for consumer education. The US FTC indicates that business often has more resources and more extensive direct contact with consumers than governments. In the United Kingdom, business has an important, but still developing role, in terms of design and delivery of consumer education. On

16. *www.lifesmarts.org*

the other hand, Korea, the Slovak Republic, Spain and Thailand report that most companies take a passive approach, with much education in the form of information on products and services. While consumer education can help to improve the use of a product or service, it has little effect on consumer skills.

In certain countries businesses serve as *consultative bodies for governments* in developing consumer education initiatives (policy guidelines, education tools, education campaigns). They also advise governments on consumer-related topics that require specific expertise (such as new technologies). In many countries, businesses participate in the work of consumer councils, consumer advisory groups or task forces on the same basis as consumer associations.

In addition to providing information on their own products or services, businesses sometimes develop *education campaigns* on consumer-related topics. The most active in this regard are companies in the financial and health sectors, businesses concerned with the safety of the Internet, and the advertising industry. In the United States, activities to prevent identity theft are carried out by the Identity Theft Assistance Center, and the National Association of Securities Dealers publishes a guide, *Phishing and Other Online Identity Theft Scams: Don't Take the Bait.* Outreach efforts by other private organisations include Microsoft and Best Buy's Get Net Safe Tour, which sends experts to schools, Internet fairs and community centres to discuss Internet safety[17]. In the advertising sector, the Association of Swedish Advertisers initiated MediaSmart, a media literacy programme for children.

Industry groups have also been active in developing principles and practical guidelines to ensure that industry standards respect consumers' rights concerning information and education. In a number of countries, industry, often in partnership with government and consumer representatives, has implemented *self-regulatory codes* which contain provisions relevant to consumer rights to information and more generally consumer protection and the rights and responsibilities of the parties. Compliance with such codes may be made voluntary or obligatory, either by an industry association or a government body. In Japan, the Association of Consumer Affairs Professionals (ACAP) produced the *Manual for Making Materials for Consumer Education and Awareness* and the *Guidelines for Making Materials for Consumer Education Provided by Businesses in Schools*. The United Kingdom has introduced a set of best practices for commercial activities in schools, and the United States has developed the *Self-regulatory Guidelines for Children's Advertising*. Other examples of self-regulatory

17. *www.staysafe.org*

initiatives in the United States are the *Guidelines for Ethical Business Practices* issued by the Direct Marketing Association and the *Electronic Retailing Self-regulation Programme* prepared by the Electronic Retailers Association.

Universities and education institutions

Some countries highlighted the importance of universities, education institutions and teachers' associations in consumer education. In addition to their role in training (described above), they also take part in consultative groups on consumer education. In Austria representatives of universities are part of a task force on consumer education. Japan has a study group on consumer education which includes professors and research institutes concerned with lifelong learning. Similarly, Korea's Institute for Consumer Education and its Society of Consumer Studies are involved in consumer education.

Media

In most countries the media play an important role in educating consumers and undertake major consumer education initiatives. As the range of media delivery channels grows, the potential for using the media – both the traditional (press, TV, radio) and the relatively new (*e.g.* the Internet) – as a tool for consumer education increases. The United Kingdom points out, however, that, while the potential offered by the media is widely recognised, consumer education initiatives do not fully exploit the opportunities, either as delivery channels to target specific audiences or as a way of raising awareness of consumer education initiatives.

In most countries, particularly in the Slovak Republic, Spain, Turkey and the United States, many educational activities are developed in co-operation with the media. This co-operation takes several forms. Governments issue press releases on major educational campaigns and new laws which are then publicised by the media through articles, TV and radio programmes. In many countries governments also make effective use of the media to strengthen communication with consumers. Portugal, Mexico, Poland and the Slovak Republic reported having sponsored special programmes on TV and radio and offering articles to the press promoting consumer issues and raising consumer awareness. Poland has a weekly TV programme, Consumer, issued by Polish national TV in co-operation with the Office of Competition and Consumer Protection and consumer associations. The Mexican media, in co-operation with Profeco, broadcast weekly radio and TV programmes. The US FTC has a strong network of connections with the national print, broadcast and online media, which often publish stories about the FTC's consumer protection activities and education initia-

tives. In other countries, as indicated in Annex 1.A3, the media are involved in and sometimes run educational campaigns.

In recent years, the Internet has become an important channel for education, information and consumer advice which is used by frontline public and private bodies. Most governments and stakeholders have websites, portions of which are dedicated to consumer education and provide a wide range of information on products, services, regulation, etc. Likewise, consumer associations and industry make extensive use of Internet possibilities.

Co-operative schemes

National co-operative schemes

Rather than enter formal agreements, most governments work informally with partners to provide information they can use to inform their constituents or customers. This encourages the free flow of information and emphasises shared objectives, rather than bureaucratic processes. In addition to such informal co-operation, however, governments also co-operate with stakeholders through formal schemes. In France, Mexico, Poland and Spain, better consumer education is one of the aims of consumer councils. In most countries, these involve a broad range of stakeholders from public institutions to consumer organisations to business representatives, and, in some cases, academia and the mass media.

However, some countries report co-operative schemes exclusively focused on consumer education. Austria has a task force to co-ordinate consumer education. It co-operates with the Ministry of Education, the Arts and Culture, the Chamber of Labour and other relevant institutions. In Japan, the government established a study group to find ways to implement consumer education broadly, efficiently and effectively. The group consists of academics who deal with information provision and carry out research on consumer education, as well as relevant ministries and agencies as observers. The United Kingdom's OFT has a three-pronged approach towards effective co-operation in consumer education which involves: *i*) a central Planning Group that sets priorities by commissioning and analysing research to defines the skills and knowledge consumers; *ii*) working groups that take the priorities of the Planning Group and turn them into learning programmes; and *iii*) an alliance for consumer education that brings together different stakeholders to co-ordinate consumer education initiatives.

Some countries also have task forces that bring together a broad range of stakeholders to focus on specific consumer issues. For example, the Australasian Consumer Fraud Taskforce (a joint initiative of the Australian and New Zealand governments) engages industry and community stakeholders to assist in the design, implementation and promotion of education and awareness campaigns. Denmark's Consumer Forum brings together a broad range of consumer and business stakeholders to discuss topics such as consumer education and to advise the authorities on future tendencies and challenges. In the United States, the President's Task Force on Identity Theft has also focused on the role of the public and private sectors in reducing the incidence of identity theft and seeks to enhance consumer education initiatives to help prevent it and minimise the damage it causes.

International co-operative schemes

Co-operative schemes to enhance both formal and lifelong education at the international level are most often networks of a variety of non-governmental stakeholders, such as universities and teacher training institutes, formal providers of adult education, consumer associations and research institutes. Generally speaking, they seek to exchange ideas and share best practices, and they often provide a common framework for developing consumer education resources and guidelines to serve teachers, trainers and other providers of consumer education.

The Consumer Education for Adults Network[18] is devoted to lifelong consumer education. It was funded by the EU Socrates Grundtvig programme in 2003, and includes 13 European countries. In addition to networking and providing frameworks, it develops methods for establishing criteria and quality indicators. The target groups include the disabled, migrants, senior citizens and rural populations. The two key outputs to date are: a handbook on consumer education for adults and a CD-ROM training handbook, consisting of seven modules.

The E-Cons Network[19] focuses on formal consumer education and is part of the Comenius 3 actions of the Socrates community programme. Begun in October 2004, it includes teachers from 849 schools from all over Europe and has 28 member institutions and 195 collaborating entities from 23 countries. It is co-ordinated by the European School of Consumers, a figurehead of the Spanish Network of Consumer Education. The Nordic SchoolNet, mentioned above, is a similar initiative.

18. *www.londonmet.ac.uk/depts/hhs/cean*

19. *www.e-cons.net*

For targeted education, initiatives are also being carried out by civil society associations. For example, ANPED (the Northern Alliance for Sustainability), promotes national and international projects on sustainable consumption which provide reliable information and education. The partners co-operate on education for sustainable consumption by *i)* developing inputs for school curricula; *ii)* assimilating data; and *iii)* reporting indicators that can help influence consumption behaviour (ANPEND, 2004).

In addition to specific consumer education networks, other education networks also have consumer education as a main concern. For example, the European Universities Continuing Education Network on behalf of the European Commission has developed online consumer education tools for adults[20]. The tools are primarily intended for use in adult classroom settings, educational institutions, government bodies and consumer associations. The first phase of the project focuses on basic consumer rights and financial services (comparing prices, asset allocation, understanding products and services). New modules on product safety and teacher training are to be ready by September 2008. Further modules on sustainable consumption and on financial literacy for teachers should be ready by the end of 2009 (the new module on financial literacy will be ready in April 2010).

Some consumer networks regard consumer citizenship education as a priority. For example, the Consumer Citizenship Network (CCN, 2002), an interdisciplinary network of educators from 125 institutions in 29 countries, includes global and international citizenship and consumer organisations. The network surveys curricular provision of consumer citizenship education, and its strategic goal is to enhance consumers' contribution to sustainable development and mutual solidarity.

Evaluation of consumer education programmes

Evaluation of consumer education is difficult, which may explain why so little has been done in the consumer education policy and programme area. Often, the results of consumer education are not visible or quantifiable. Also, it takes some time for the effects to be fully clear. However, to decide on policy directions and to implement consumer education more efficiently, policy makers have to know what is working and what is not.

To evaluate consumer education programmes, the aims and/or content of programmes need to be clear. They can then be analysed using either a subjective or an objective method (OECD, 2007). The subjective method relies on the views and opinions of programme participants. They can be asked about the value of the information provided and how their decisions as

20. *www.dolceta.eu*

consumers may have changed as a result of what they have learned. Their attitudes before and after the education programme can also be compared. However, as changes in attitudes are unlikely to translate into changes in long-term behaviour, the approach has limitations. Moreover, its accuracy may be influenced significantly by the characteristics of the group sampled. Under the Japanese programme *Fresh Information for Watching*, for example, the government sends e-mails to the elderly and people around them to inform them about specific issues. Subscribers were asked to evaluate the programme in terms of its relevance and usefulness, and more than 80% expressed a favourable view. Also, the Australian state-based consumer education programme, Consumer Affairs: Victoria's Information Provision and Education Strategies, has identified several aspects for evaluation such as whether the programme communicates with consumers in an accessible way and whether it is directed and tailored to the targeted audience.

The objective method focuses instead on how consumer behaviour changes in measurable ways, such as increased participation rates in seminars on consumer education or decreases in consumer complaints in a given area. Using data and statistical techniques, the objective method provides insight into whether there is a significant relationship between attendance at educational programmes and the change in goal variables. The Korean Consumer Agency, for example, plans to evaluate a programme designed to develop desirable consumer attitudes at several pilot schools. It will seek to measure the extent to which students have adopted a thrifty attitude and internalised desirable consumption habits. In the United States, the FTC monitors programme development by tracking the distribution of printed materials, following visits to its websites and/or tracking media usage of its consumer education information.

In addition to evaluating programme results, individual elements may also be scrutinised, such as the delivery method, choice of materials, venues and instructors. As an example, OECD (2005) found that training courses were important for effective learning in the United Kingdom and were the most popular delivery channel for all 109 financial literacy programmes identified by the OECD. At the same time, there are discussions regarding which elements are most essential and what combinations of various process elements work well (Imai and Nakahara, 1994).

Key issues and challenges

The countries' responses to the OECD questionnaire suggest that consumer education faces five main challenges:

- **Lack of overall strategies.** Most countries do not have an overall consumer education strategy. Even in countries where lifelong consumer education has been endorsed, little appears to have been done to implement programmes to support such learning.
- **Need to enhance the quality of education provided.** According to the country responses, the quality of consumer education could be enhanced in terms not only of content, but also of delivery. In particular, a number of countries pointed out either or both of the following:
  - Provide information/education at the right time to the group or the area in which strong needs are recognised (*i.e.* financial services, global mass market fraud, distance selling, mobile commerce, etc.).
  - Foster good educators.

  Some countries have indicated that improvement would be difficult in the absence of *ex post* evaluation of the results of the education.
- **Limited opportunities for education in school settings.** Several countries pointed out that because of the limited time available in the school curriculum; it is not easy for find a place for consumer education. In addition, responses indicate that the relevant governmental institutions do not always fully see the importance of consumer education and that schoolteachers hesitate to include consumer education in their classes.
- **Lack of coherence in education initiatives.** Although consumer education is taught, there is a general lack of cohesiveness with other relevant education policies, and it is implemented in a fragmented way.
- **Lack of sufficient self-motivation for both the educated and the educator.** Some responses suggest that it is difficult for policy makers to promote consumer education because both the educators and the educated are not very motivated to find and profit from the relevant educational opportunities and information.

- **Limited resources.** All of these challenges require additional resources but these are limited in many countries.

A detailed description of these key issues and challenges is presented in Annex 1.A4.

Annex 1.A1
Evolution of the Concept of Consumer Education

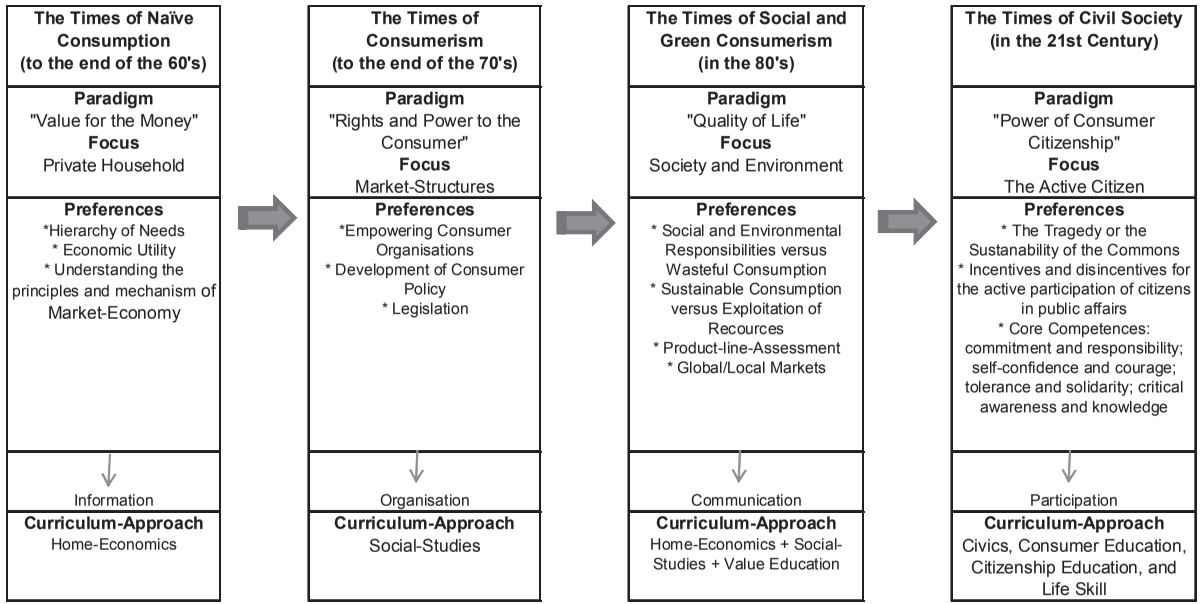
The concept of consumer education followed the evolution of the consumer movement, and it has moved from its early days in the immediate post-war period (*time of naïve consumption*) when the main focus was on information and value for money. The early focus and concerns are no longer central to the issues that consumers face today. The evolution of consumer education is presented in Figure 1.A1.1.

The *consumerism* that emerged in the 1970s was the second stage in the consumer movement. It sought safer products, more information, adequate selection and better access to redress mechanisms for consumers. Legal debates and cases, boycotts and demonstrations, and fund-raising techniques characterised this movement. It also affected the evolution of consumer education, in which the IOCU (the International Organisation of Consumers Unions, now Consumers International) played a leading role. One of the declared aims of the IOCU was promotion of international co-operation in the field of consumer education (Article 2, paragraph 3 of the IOCU constitution).

The principal concepts of consumer education in the 1970s included:

- IOCU: consumer education is to help consumers to develop critical awareness, involvement or action, social concern, environmental awareness and solidarity.
- According to Gordon and Lee (*Economics for Consumers, 1972)* consumer education aims to make consumers carry out their fundamental function in the economy.
- Bloom (*How Will Consumer Education Affect Consumer Behaviour?, 1976)* argues that consumer education is the process by which people learn how the marketplace functions so that they can improve their ability to act as purchasers or consumers of the products and services they deem most likely to enhance their well-being.

Figure 1.A1.1. The evolution of consumer education



Source: Steffens (2007).

Green consumerism became important during the 1980s when consumers became increasingly concerned about the environment. As a consequence, environmental and social concerns were key aspects of consumer education. In the 1990s, environmental concerns became part of the wider concept of "sustainability" which means not only mean environmental sustainability but also social and economical sustainability.

The principal concepts of consumer education in the 1980s include:

- Bannister and Monsma (*Classification of Concepts in Consumer Education, 1982)* state that consumer education is a process of gaining the knowledge and skills needed to manage consumer resources and take action to influence the factors affecting consumers' decisions. They emphasise decision making, resource management and citizen participation.

- Bannister (*Classification of Concepts in Consumer Education,* 1983) views consumer education as multidisciplinary, drawing from and contributing to a number of fields. Consumer education can influence consumer behaviour via questioning, planning, purchasing, conserving, participating as citizens and influencing change.

- According to Green (*The Role of Consumer Education in the General Education of All Students, 1985)* the aims of consumer education include: to produce competent buyers and users of goods and services; to produce competent financial managers; to produce an understanding of the economy; to generate an acceptance of consumer responsibilities along with an assertion of consumer rights; and to help people examine their values in order to develop a philosophy enabling them to achieve satisfaction within the resources they possess.

From the 1990s, creating demanding and critical consumers is a much more important part of consumer policy. In particular, the notion of consumer citizenship is well understood as the need for proactive consumers in the 21st century. Most definitions of consumer education in the 1990s reflect the concept of critical thinking and proactive approach:

- According to Suojanen (*Theoretical foundations of consumer and entrepreneurial education, 1994)* consumer education requires a conscious consumer and critical reflection. In particular, consumers take responsibility only at the level of critical reflection.

- Wells and Atherton (*Consumer education: learning for life, 1998)* find that consumer education benefits society as a whole by creating more active and better informed citizens. Consumers' purchasing

power as well as consumers' decisions affects the social and economic environment.

- The Nordic Council of Ministers (2000) states that the final objective of consumer education is to change the student's consumption behaviour permanently in a more conscious and critical direction. Knowledge provides a good foundation for consideration, comparison and making choices but it is not sufficient for acquiring consumer knowledge and adopting the behaviour of a responsible consumer.

Annex 1.A2
Institutional Framework for Consumer Education

Countries with a centralised consumer education system

	Lead agency[1]	Educational role/mandate	Legal provisions[2]
Austria	Ministry of Social Affairs and Consumer Protection	A task group on consumer education co-ordinates consumer education. It co-operates with the Ministry of Education, Arts and Culture, and the Chamber of Labour; other institutions.	
Czech Republic	Ministry of Industry and Trade	Develops information and education activities in co-operation with other relevant ministries and in partnership with stakeholders.	Concept of the Consumer Policy 2006-10
Denmark	Ministry of Education	Co-ordinates consumer education on a national level. The Ministry prepares the common national goals (*Faelles mål*) for the school curriculum.	
	National Consumer Agency, Ministry of Economic and Business Affairs	Makes a variety of information available to consumers, both in relation to consumer rights and which enables consumers to act on an informed basis on the markets. Develops educational materials and activities for students and teachers.	
Finland	Consumer Agency	Has the statutory task of producing and promoting consumer information and education, which includes developing effective distribution channels. Guides and directs enterprises to abide by rules and regulations. Supports consumer education at school.	
	National Board of Education	Acts under auspices of the Ministry of Economy. Works towards developing school curriculum.	
France	Ministry of Education	Prepares school curriculum with regard to consumer education. Co-operates with other relevant ministries.	
	DGCCRF	Co-ordinates the consumer education process.	
Hungary	Ministry of Education	Prepares local curriculum that provides consumer education.	

	Lead agency[1]	Educational role/mandate	Legal provisions[2]
Ireland	National Consumer Agency	The Agency's mandate covers education and awareness, among others, in the areas of consumer protection law on deceptive trading practices, consumer credit, consumer safety, etc.	Consumer Protection Act 2007
Japan	Central government	Promotes activities to raise consumer awareness, such as dissemination of knowledge concerning consumption.	Article17(1) of Consumer Basic Act
	Cabinet Office	Implements the Consumer Basic Plan which makes the promotion of consumer education one of its priorities. Holds consultative liaison meetings with the Ministry of Education, Culture, Sports, Science and Technology.	Consumer Basic Plan (2005)
	Local governments	Take appropriate measures tailored to the social and economic situations of the region.	Article17(2) of Consumer Basic Act
Korea	Korea Fair Trade Commission (KFTC)	Has overall responsibility for co-ordination of consumer protection policies including consumer education. Administers special committee on consumer education. Establishes mid- to long-term plan for implementation of consumer education. Improves consumer education-related institutions. Supports the Korea Consumer Agency, consumer groups and academia.	Article14(1) of the framework on consumers
	Korea Consumer Agency (KCA)	Helps consumers improve their ability to make rational decisions when purchasing goods and services. Inspires consumers to become aware of the meaning and roles of consumption and consumers.	Article 35(1) of the framework on consumers
Mexico	Consumer Protection Federal Agency (Profeco)	Prepares and carries out consumer education programmes, as well as outreach and orientation programmes on the subject of consumer protection law.	Chapter1 of Federal Consumer Protection Law
New Zealand	Ministry of Consumer Affairs	Creates an environment that promotes good and accurate information flows between suppliers and consumers. Focuses on the timely provision of information.	Ministry of Consumer Affairs
Norway	Ministry of Children and Equality	National responsibility for promoting consumer education in co-operation with the Ministry of Education, the Ministry of Environment, the national and local schools, consumer agencies and teacher training colleges.	The national curriculum regulation, "Knowledge Promotion", as of 2006

	Lead agency[1]	Educational role/mandate	Legal provisions[2]
Poland	Office of Competition and Consumer Protection	Co-operates with ministries competent in particular fields, such as the Ministry of Finance and the Ministry of Education. Provides funds to non-governmental organisations for consumer education.	Office of Competition and Consumer Protection
Portugal	Ministry of Education	Promotes consumer education in schools. Co-ordinates the implementation of the school curriculum.	
	Consumer Directorate-General (former Consumer Institute)	Under the jurisdiction of the State Secretary of Commerce, Services and Consumer Protection, responsible for promoting consumer education and training. Co-operates with Ministry of Education. Provides funds for consumer NGO projects and training of teachers.	Decree-Law No. 286/89, of 29 August
Slovak Republic	Ministry of Economy	Co-ordinates consumer education.	Consumer Policy Strategy 1995
	Ministry of Education	Plays leading role with regard to the implementation of the school curriculum.	
Switzer-land	Federal Consumer Affairs Bureau	No institutional strategy or framework to implement consumer education, but a central Internet-based database, with documents on consumer education which are made available to the public.	
Turkey	Ministry of Industry and Trade	The Directorate for Protection of Consumer and Competition holds main responsibility for consumer education.	
	Ministry of Education		
United Kingdom	Office of Fair Trading	Has discretionary power to publish educational materials or carry out other educational activities. Forms the Alliance for Consumer Education with the Trading Standards Institute's Consumer Education Liaison Group, the Personal Finance Education Group and local, regional and national networks.	Consumer Education: a strategy and framework, 2004

	Lead agency[1]	Educational role/mandate	Legal provisions[2]
Brazil	Consumer Protection and Defence Department (DPDC)	Co-ordinates the actions of the National Consumer Defence System, which consists of several regulatory agencies, state and local consumer protection agencies and non-governmental consumer defence organisations, as well as the DPDC. Provide consumers with guidance regarding their rights and with information, awareness, etc., through varied communication channels such as consumer brochures and educational material for school curricula. Manages the ENDC (below).	
	National School for Consumer Education (ENDC)	Provides training in consumer education for functionaries and employees of consumer defence agencies and consumer organisations. Contributes to a National School Curriculum in Consumer Defence Law and related areas.	
Chile	Servicio Nacional del Consumidor	Responsible for development and implementation of consumer education.	Art.58 Consumer Protection Law
Malaysia	Ministry of Domestic Trade and Consumer Affairs	The Consumer Affairs Division co-ordinates various initiatives on consumer education. Budgets for the initiatives are provided under the country's Five-year Plan.	
Thailand	Office of the Consumer Protection Board	Promotes and provides education for all consumers. Sets up strategies for providing education with the Ministry of Education and other relevant public agencies. Has the initiative of providing education to people in communities of all provinces.	Consumer Protection Act of 1979

Countries with a decentralised consumer education system[3]

	Lead agency[1]	Educational role/mandate	Legal provisions[2]
Australia	Federal government	Has the primary policy-setting and national enforcement role. Engages in consumer education on a needs basis.	
	Australian Competition and Consumer Commission (ACCC)	Makes available a variety of general information in relation to matters affecting the interests of consumers and informs consumers of their rights and obligations under the law.	Section 28 of the Trade Practices Act 1974
	Australian Securities and Investments Commission (ASIC)	Provides consumer education in the area of financial literacy, by making consumers aware of the need to be informed, educated and active, and by informing consumers about consumer-related matters in the financial sector.	Section 1(2)(b) of the Australian Securities and Investments Commission Act 2001
	Financial Literacy Foundation (FLF)	Prior to being incorporated into ASIC, this organisation specifically provided a national focus for financial literacy issues and worked in partnership with government, industry and community groups to advance financial literacy in Australia.	
	State and territory governments	Makes and enforces state and territory consumer legislation. These initiatives are developed and delivered at regional level, sometimes in partnership with industry and/or local, community-based organisations. Several state and territory governments specifically mention consumer education in their Fair Trading Acts.	Victorian Fair Trading Act, South Australian Fair Trading Act, Queensland Fair Trading Act, etc.
Belgium	Ministry of Education in each of the linguistic communities (Flemish, French and German)	Prepares and co-ordinates implementation of the school curriculum, including consumer education, in the respective linguistic community.	
	Federal Public Service Economy	Makes and enforces consumer protection legislation. Organises information campaigns on various topics concerning consumer protection.	

	Lead agency[1]	Educational role/mandate	Legal provisions[2]
Spain	National Consumer Institute	Co-ordinates consumer education on the national level.	
	Ministry of Education and Culture	Co-ordinates consumer education on the national level with respect to school curriculum and teacher training.	
	Autonomous communities	Implement consumer education on the regional level.	
	Town councils the municipal offices	Implement consumer education on the local level.	
Sweden	Swedish Consumer Agency	Develops and implements consumer education activities. Produces school equipment and supplies.	
	Ministry of Education and Research		

Others[4]

	Lead agency[1]	Educational role/mandate	Legal provisions[2]
United States	Federal Trade Commission	The FTC plans and implements consumer education campaigns on fraud, deception and unfair practices. It co-operates with other federal, state and local agencies.	

Notes:

1. "Lead agency" is the institution that assumes major responsibility for the implementation of consumer education in the government. If the role is shared among agencies, several institutions are listed.

2. Not all agencies have institutional competence for the development and implementation of consumer education policies based on legal provisions or governmental strategies. The column "Legal provisions" provides information wherever applicable from country responses.

3. In a "decentralised system" regional governments take the major initiatives for consumer education independently from the central government.

4. This category covers countries that adopt neither a centralised nor a decentralised system.

Source: Country responses to the OECD questionnaire on consumer education: consumer rights (see Annex 1.A5) and to the OECD template for in-depth analysis of consumer education strategy (see Annex 2.A1).

Annex 1.A3
Major Initiatives in Consumer Education[21]

Targeted education

Consumer fraud and scams

Australasian Consumer Fraud Taskforce (ACFT)

Background/goal

The purpose of the ACFT is for members of government to work together to:

- Enhance the Australian and New Zealand governments' enforcement activity against frauds and scams.
- Run an annual co-ordinated information campaign for consumers: the Scams Awareness Month in February or March (timed to coincide with Global Consumer Fraud Prevention Month).
- Involve the private sector in the information campaign and encourage it to share the information they have on scams and fraud.
- Generate greater interest in research on consumer fraud and scams.

Strategy/activities

- The ACFT, a group of government agencies from Australia and New Zealand, partners with a range of community, non-government and private sector organisations.
- It has three working groups: Outreach, Research and Stop It.
- It is not an entity in its own right. Each member contributes its own funding to the costs of materials and activities where relevant.

21. *Source:* Country responses to the OECD questionnaire on consumer education (see Annex 1.A5) and to the OECD template for in-depth analysis of consumer education strategy (see Annex 2.A1).

Campaign

- The annual outreach campaign in March 2007 was held under the slogan "Scams target you: Protect yourself".
- Campaign activities included use of the website as the campaign portal, frequent media releases and other media appearances.

Project Biz Opp Flop, United States

- This was a co-ordinated law enforcement effort by the FTC, the Department of Justice, and several other state agencies against business opportunity scams.
- In connection with these law enforcement actions, the FTC launched a consumer education campaign to warn consumers about investing in fraudulent business opportunities.
- The FTC created a "teaser" website, where potential investors would view all of the typical marketing incentives for a business opportunity scam and, ultimately, receive a warning from the FTC about the deceptive scams.

Financial literacy

Financial Literacy Foundation (FLF), Australia

Background/goal

- The FLF aimed to help all Australians better understand and manage financial risk, deal effectively with market complexity and take advantage of increased competition and choice in Australia's finance sector.

Strategy/activities

- The FLF was established in 2005 by the federal government to provide a national focus for financial literacy issues. It worked in partnership with government, industry and community organisations.
- The FLF provided tools and assistance for budgeting, credit and debt issues and savings.

- The work of the FLF is now carried out by the Australian Securities and Investments Commission.

Campaign

The FLF delivered financial literacy in four main ways:

- A media campaign.
- A website for financial literacy information and education resources.
- Financial literacy education in schools and adult education.
- A research programme.

FIDO, Australia

Background/goal

- FIDO is a website that specifically provides consumers and investors with a wide range of information about consumer rights as well as financial tips and safety checks across the full range of financial products and services.
- The website is developed and managed by the Australian Securities and Investments Commission (ASIC), the government consumer protection regulator in the area of financial services.

Activities

- The website offers interactive searches, calculators and quizzes to allow users to test their own knowledge and personal financial situation.
- It provides accurate, independent and authoritative information from ASIC.
- Users can also access the full range of other consumer information resources produced by ASIC, including a free booklet on different financial topics.

Building Financial Capability in the United Kingdom

Activities

- It was launched in 2003/04 by the Financial Services Authority (FSA).
- The strategy identifies seven priority areas: schools, work, borrowing, young adults, families, advice and retirement.
- In addition, the FSA has conducted detailed baseline research to evaluate consumers' financial skills.
- Much of the FSA's development work is conducted with input from the Personal Finance Education Group (PFEG).

Enhancing Financial Literacy of Children by the Retirement Commission, New Zealand

Background/goal

- The Retirement Commission, with a mandate to provide lifelong financial education to help ensure that New Zealanders consider their long-term financial needs, has run a public education programme to help people understand retirement income policies and the benefits of supplementing the state pension with their own savings.

Activities

- The Sorted, a public education programme, is based on a website and is now an integral part of the Retirement Commission's work.

Getting Credit, US FTC

- This programme is designed to provide financial literacy education to school-age students. This programme provides a booklet and a website to inform teens about everything they need to know to obtain and maintain their credit and avoid identity theft.
- In addition, the US FTC publishes a variety of informational materials for adults about predatory lending, credit practices and debt collection.

(Similar tips are also available on *www.MyMoney.gov*, a clearing-house for financial literacy information.)

Superannuation

Super Choices, Australia

Background/goal

- The Super Choices campaign was launched by the Treasury, the Australian Securities and Investment Commission (ASIC), and the Australian Taxation Office (ATO).
- The campaign aimed to inform Australian consumers (Australian employees, employers, and professional advisers) that from a certain date, eligible consumers would have the right to choose the super-annuation fund their compulsory payments were made to.

Activities

- The campaign produced a detailed booklet for consumers, established a website and advertised prominently in print and other media.
- It produced specific information for the three different subgroups on their rights and obligations and provided telephone advice and on-line forms and printable information.

Other specific issues (multi-unit developments)

Publications of multi-unit developments, Ireland

Background/goal

- To stimulate consumer awareness and national debate on the topic of multi-unit development living and the rights and obligations pertaining to this particular category of accommodation.

Activities

- In October 2006, two parallel publications were released by the Interim Board of the National Consumer Agency.

- Pursuant to these publications, and in parallel with consultation and research activities undertaken by further public bodies, a major review of legal, regulatory and support structures in this sector is under way with strong involvement of the National Consumer Agency.

Education for elderly people

Travelling lecture on consumer problems, e-mail magazine,
Fresh Information for Watching*, Japan*

Background/goal

- To draw elderly people's attention to consumer problems affecting them and teach them how to deal with those problems.

Activities (1)

- Specialists in consumer problems are sent as lecturers to meetings on the community level in order to lecture the elderly and people around them (*e.g.* social workers and caretakers) about consumer problems.
- Lectures by specialists in consumer problems and experience-based role-playing demonstrations. The major topics include malicious business practices and countermeasures, *e.g.* the "cooling off" period.
- 2 100 meetings were held in fiscal year 2006 and were funded by the national budget (approximately JPY 50 million). Around 30 people attended each lecture.

Activities (2)

- Local consumer centres provide the national government by e-mail with information on the consumer complaints they receive on schemes which may cause wide harm to the elderly and on malicious schemes. The national government draws attention to these schemes by delivering information by e-mail to the elderly and people around them.

Information Campaign on Scams for Vulnerable Consumers, Ireland

Background/goal

- To inform consumers, in particular the elderly and more vulnerable members of the community, of the existence of scams designed to part them from their savings.

Activities

- The campaign was launched by the Office of the Director of Consumer Affairs. The main information tools used were the publication and wide dissemination of posters and leaflets informing the public at large of the existence of scams and where to obtain relevant information.
- In addition, the Office website devoted an area to common types of scams and how to avoid being caught by them. It also indicated who should be informed if scams were discovered in the community.

Enhancing the quality of consumer education

Educational programme for teachers

Educational Programme on Consumption for Teachers, Mexico

Activities

- Development of an educational programme on consumption for teachers in elementary schools. This programme is part of the magisterial training courses and of the curriculum for teachers, and it affects their experience and their income.

Pilot project to train teachers

Teachers' Guide and Textbook for Consumer Protection, Hungary

Background/goal

- A pilot project to make use of the experience gained during several years of teaching consumer education in schools.

Activities

- Teachers' experience is summarised in a booklet and it is taught in ten classes by ten teachers trained especially for this purpose.
- It deals with consumer protection for 13-14-year-old pupils and covers advertisements, food, complaint handling, e-shopping and communication services.
- Participating teachers are trained by experts of the National Association for Consumer Protection in Hungary (NACPH).
- The initiative is funded by the membership fees of the Club for the Well-informed Consumer of the NACPH.

Measurement of consumer competence

Development and Calculation of Consumer Competence Index, Korea

Background/goal

- To identify priorities and evaluate consumer policy.

Activities

- Development of an index to measure realistically and objectively consumers' basic competence (including knowledge, function and attitude).
- Comparative analysis of classes, regions and countries to measure and identify weaknesses in consumer capacity.

Toolkits for consumer education

Development of pilot consumer education toolkit, United Kingdom

Background/goal

- The OFT's Alliance has conducted research in conjunction with the Central Office of Information (COI) to map current national UK consumer education provision. More recently, the mapping work has been extended to provide a composite picture of consumer education activity, taking account of subjects, audiences, delivery channels and delivery patterns.
- The output is a proposal to develop pilot consumer education tool-kits, to be made available through the Alliance.

Activities

- The toolkits will use consumer contexts to support delivery of key skills as part of the Skills for Life Initiative through the further education sector. The target is students working towards Levels 1 and 2.
- Parallel work will be carried out to develop a methodology to evaluate outcomes and the impact of the pilot materials.

Co-ordination with educational institutions/sectors

Support for consumer education at school

Plans to strengthen the support for consumer education at schools, Korea

Background/goal

- Seek measures to intensify consumer education within school curricula, bolster consumer education for teachers, and attract more interest and support for consumer education at schools.

Activities

- Active participation in the efforts of the Ministry of Education and Human Resources to revise and complement the contents of the current curriculum.
- Review of the revisions and amendments made in primary, middle and high school textbooks and notification of the results.

Promoting consumer education at primary and secondary schools, Finland

Background/goal

- As individual schools prepare the school curriculum, there is considerable pressure from various directions, and consumer issues may receive less emphasis than language, mathematics, etc. However, consumer issues can easily be included in the content of different subjects, so consumer education can be promoted even if it is not treated as a separate subject.

Activities

- The Consumer Agency has offered its expertise on consumer matters to be included in the curriculum.
- The Consumer Agency prepares teaching materials for websites, including videos, lesson plans, exercise books, etc. It co-operates with NGOs and commercial publishers to offer expertise in consumer matters.

Enhancing motivation of stakeholders and co-operation with stakeholders

Media literacy programme (industry-led initiative)

Launch of MediaSmart by the Association of Swedish Advertisers, Sweden

Background/goal

- A media literacy programme has been launched in several EU countries.
- It aims to provide children with the tools to help them interpret, understand and use advertisements, and thus make informed choices.

Activities

- The industry-led Association of Swedish Advertisers took the initiative to launch MediaSmart.
- 400 schools have ordered the material or downloaded it from the Internet. The material is free of cost for the schools and the aim is to reach 50% of primary schools in Sweden in 2008. Sweden has approximately 4 400 primary schools.
- MediaSmart is aimed at children aged 9-12, their teachers and parents. It is co-funded by advertisers, agencies and the media.
- It is a non-profit initiative.

Extensive co-operation with stakeholders

Deter, Detect, Defend: Avoid ID Theft, United States

Background/goal

- It aims to help organisations and communities let consumers know how to reduce their risk of identity theft and how to respond if it happens.

Activities

- The campaign produced a guide on to how to talk about identity theft, a pamphlet that is easy to reproduce and distribute via a PowerPoint presentation, and a 10-minute video with tips from the FTC as well as from consumers who have dealt with identity theft and its consequences.
- The FTC has distributed over 3.5 million copies of the brochure on identity theft, and over 70 000 ID theft consumer education kits.

Support for computer security and Internet safety

Sponsoring of an award-winning innovative multimedia website (OnGuardOnline), United States

Background/goal

- To sponsor an initiative that offers general guidance as well as information on specific topics such as phishing, spyware and spam.

Activities

- The website is available in both English and Spanish.
- The site features interactive quizzes, articles and videos, as well as information about resources to help consumers navigate the world of cybersecurity.
- OnGuardOnline has attracted over 5 million visitors from 2005, and now averages 300 000 unique visits a month.

Annex 1.A4
Summary of Key Challenges in Consumer Education (examples)

Lack of overall strategy

1. Implement the content of consumer education in a systematic way (Japan); organisation (Korea).

2. Co-ordinate strategic planning (Chile, Slovak Republic, United Kingdom).

3. Distribute the strategy and make it available at all levels of education (Hungary).

Need to enhance the quality of education provided

1. Expand information to vulnerable consumers (Australia, Belgium, Ireland, Korea, Norway, Poland).

2. Target specific issues:

- Financial services (Australia, Czech Republic, Poland).
- Global mass market fraud, including scams (Australia, Ireland).
- Telecom issues (Australia), mobile and electronic commerce, online auction (Belgium, Switzerland, Turkey), Internet shopping (Denmark), new technologies (Poland).
- Distance selling (Belgium, Turkey).
- Debt and over-indebtedness (Austria), budgeting and debt (Switzerland).

3. Encourage educators (Japan, Korea).

4. Evaluate conduct (United Kingdom).

Incomplete co-operation with formal education

1. Address the ministry responsible for school curriculum (Norway).

2. Include consumer protection in the national curriculum (Mexico).

3. Include consumer education in the mandatory school programme (Belgium).

4. Gain teachers' interest in using consumer concerns in their teaching (Portugal).

Lack of sufficient self-motivation

1. Enhance the availability of information for consumers and educators:

    - Provide educational materials, tools through the Internet.
    - Establish a website for education materials (Japan).
    - Develop and promote affordable tools on the Internet (Portugal).
    - Make consumers aware of the main sources of accessible information (Sweden).
    - Promote easy access for consumers (Poland).
    - Strengthen education in rural areas (Korea).

2. Make consumers and other stakeholders self-motivated.

    - Enhance awareness among the public of the need for lifelong consumer education (Belgium).

Limited resources

1. Limited government mandate (Sweden).

2. Shortage of funding resources (Portugal, Belgium, Mexico, Slovak Republic, United States).

3. Limited human resources (Mexico).

4. Consumer context changes fast, but initiatives seldom designed with resources for long-term support (United Kingdom).

Annex 1.A5
Questionnaire on Consumer Education: Consumer Rights

Introduction

With the development of regulatory reform, the focus of consumer policy has been shifting from consumer protection, by way of imposing law enforcement, to supporting proactive consumers. On the other hand, the development of information and communications technology (ICT), as well as ever more diversified and sophisticated consumer goods and services, has been increasing the likelihood of consumer confusion and possible detriment, regardless of the individual's level of education. In terms of consumer protection, it is the increase in the number of "skilled, smarter or more literate consumers" that is fundamentally indispensable for the development of a sound marketplace. Such a development is made possible by their choosing efficiently produced goods and services as well as by promoting fair business practices.

For all these reasons, it is in the common interest of governments, consumers and businesses to empower the individual consumer as much as possible with awareness of his/her rights, knowledge of how to defend himself/herself against various pitfalls and to cope with the subsequent consequences, as well as the ability to act proactively in the marketplace. At its 72nd Session in October 2006, the Committee on Consumer Policy (CCP) recognised the importance for consumer policy makers and regulators to develop the methods and frameworks to allow consumer capacity-building to be carried out effectively. To this end, the CCP agreed to begin a new project on *Consumer Education,* to be conducted in the context of *Consumer Empowerment* in accordance with the CCP's Programme of Work and Budget (PWB) 2007-08. The project is based on a proposal from the Japanese delegation, which placed particular emphasis on conducting consumer education throughout each life stage. This questionnaire represents the first stage of the project, and examines Member Country's overall approaches to consumer education, including lifelong strategies.

In the interests of maximum resource efficiency and impact on policy making, this work aims to complement, rather than duplicate, other past and current projects within the OECD, such as the *Information Campaigns*

project of the CCP[22], and the joint *Financial Education* project of the Committee of Financial Markets (CMF), the Insurance Committee and the Working Party on Private Pensions.[23]

For the purposes of this project, *Consumer education* is defined as the process through which consumers become 'more skilled, smarter or more literate consumers'.[24] Through consumer education, a consumer would, for example:

- Improve his/her understanding of consumer goods and services.
- Become more aware of his/her rights in the consumer market.
- Make informed choices.
- Know where to go for help, and
- Take other effective actions to improve consumer well-being.

Given the broad scope of consumer education, it is proposed to narrow the focus of this stage of the project to education that concerns consumer rights, that is, the entitlements and protections afforded to consumers by law.

Objectives of the questionnaire

The objective of this initial questionnaire is to obtain information on the existing approaches to consumer education in each member country, as well as identify the issues and challenges associated with different education approaches. Responses to this questionnaire (see questions in the following section) will be analysed in order to categorise some of the different types of consumer education frameworks.

The result of the questionnaire will serve as a background for an in-depth comparative study based on the template that will place emphasis on general view of consumer education approach, strategies and major initiatives, roles of stakeholders and co-operative schemes, and measurement of effectiveness. The results of this study together with Secretariat independent research will be incorporated into a report on the issues or obstacles to the effective

22. See Examining Consumer Policy: A Report on Consumer Information Campaigns Concerning Scams [DSTI/CP(2005)12/FINAL] at: *www.olis.oecd.org/olis/2005doc.nsf/linkto/dsti-cp(2005)12-final*.

23. For example, see: *www.oecd.org/department/0,2688,en_2649_15251491_1_1_1_1_1,00.html*.

24. While information campaigns are not, without other efforts, sufficient to constitute education, they can be one of the tools that educators use in appropriate circumstances.

design and delivery of consumer education in OECD member countries plus some non-members including Argentina, Brazil, Chile, India, Malaysia, and Thailand.[25]

In preparing the draft report, experts designated as contact points may be requested to provide additional information. In addition to providing references to the member countries, the report will also try to identify some good practices.

Instructions for responding to the questionnaire

In answering the questions, please remember that the scope of questionnaire is limited to *consumer education on consumer rights in the marketplace*. Member countries which have any relevant material to further illustrate their findings (*e.g.* a report, a survey and/or an academic article) are invited to provide them to the Secretariat.

Member countries' responses to the questions are requested by 2 April 2007.

25. In order to take into account the diversity of education systems in the status of regional balance, these non-members will include ones that have already had a good relationship with the CCP through its events such as the recent meetings, workshops, and have the intention of answering the questionnaire.

Questions

Country: _____

1. Is the concept of *consumer education* defined in your country? [Yes/No]

If yes, how is it defined?

2. What do you see as the role or goal/objective of *consumer education*?

3. Is the role or goal/objective of *consumer education* described in the laws or other governmental decisions? [Yes/No]

If yes, which laws or other government decisions are they? How is it described?

4. Do you have any institutional frameworks and/or strategies to implement consumer education effectively in your country? [Yes/No]

If yes, what kind of institutional frameworks and/or strategies do you have? How are these frameworks and/or individual initiatives described in the laws or governmental decisions, if any, in your country?

5. Do these strategies in the question above include the concept of "lifelong", by which consumers are provided with learning opportunities at all ages and in various contexts: at community centres, at home, and at the workplace, not just through formal educational channels such as school and higher education.? [Yes/No]

6. Which consumer groups are targeted in major initiatives under these frameworks and/or strategies? Please choose from the following categories. If you don't have any major initiatives to be targeted at specific categories, please answer as "none".

a) Infancy: [Yes/None]

b) Pupils/students in primary and secondary schools: [Yes/None]

c) Students in higher education (*e.g.* universities): [Yes/None]

d) Adults: [Yes/None]

e) The elderly (or retired adults) and/or other vulnerable consumers[26]: [Yes/None]

f) Trainers/educators: [Yes/None]

g) Workplace: [Yes/None]

26. As for "post-retirement adult education", for example, in Japan, consumer advisers give lectures at community centres about how consumers can defend themselves against various pitfalls.

h) Family: [Yes/None]

i) No specific life stage: [Yes/None]

7. Do major consumer education initiatives use consumer characteristics other than age to target a particular audience? If so, what are they (*e.g.* purchase behaviour, income, gender, and location)?

8. In the case where your major initiatives focus on primary and secondary schools (b) in question 6, does the national curriculum or other similar guidance describe the concrete methods and/or content of consumer education? [Yes/No]

9. Do some stakeholders get involved in the development and design of any major initiatives and the level/nature of consultation of the programme? [Yes/No]

If yes, which stakeholders are involved in it? How are stakeholders involved?

10. In order to implement consumer education, do you have any co-operative relationship especially with other ministries and private bodies, among any of the major initiatives? [Yes/No]

*If yes, which ministries and private bodies are they and what kind of co-operative relationship do you have (*e.g. *funding, informal information exchange, round table/conferences etc.)?*

11. Could you please describe a couple of major initiatives of consumer education in your countries, either under your national strategy or otherwise?

*Note for Question 11: Your responses may include the information such as consumer groups to be targeted, the main content, roles of main players, the method of delivery, main teaching tools, and the funding sources. The scope of the initiatives may include initiatives that seek to promote consumer education within a family or workplace because this kind of consumer education might also be effective or regarded as important. For example, where some members of the family (such as children) are taught by other members of the family or where employers are encouraged to educate employees. In addition, trainers' training (*e.g. *courses/ workshops provided to teachers in primary and secondary schools) should be included, if any.*

12. What do you consider to be the current key area of concern, issues and/or challenges associated with consumer education strategy and/or major initiatives in your country?

13. Based on the results this initial questionnaire, certain countries may be identified for more in-depth analysis focusing on general approach to consumer education, strategies and major initiatives, roles of stakeholder and co-operative scheme, and measurement of effectiveness. Would you be willing to participate in such follow-up work?

References

ANPEND (2004), Ostend NGO Statement towards Sustainable Consumption and Production Patterns*,* EU Stakeholder Meeting, 24-26 November. www.anped.org/media.php?id=244

Bannister, R. and C. Monsma (1982), "Classification of Concepts in Consumer Education".

Bannister, R. (1983), "Classification of Concepts in Consumer Education"*, NASSP Bulletin*.

Bloom, N.P. (1976), "How Will Consumer Education Affect Consumer Behaviour?", *Advances in Consumer Research*, Vol. 3.

Canadian Office of Consumer Affairs (2004), *Consumer Trends Report*. http://strategis.ic.gc.ca/epic/site/oca-bc.nsf/en/ca02119e.html#a1.

Consumer Council of Norway (CCN) (2002), *Consumer Education in School*. http://forbrukerportalen.no/filer/fil_consumer_education_in_norway.pdf.

European Commission (2001), *Communication on Making a European Area of Lifelong Learning a Reality.* http://ec.europa.eu/education/policies/lll/life/index_en.html.

European Commission (2006), *Lifelong Learning Programme: Part I – Priorities of the 2007 General Call for Proposals*, http://ec.europa.eu/education/programmes/llp/call/part1_en.pdf.

Gordon, L. J. and S. M. Lee (1972), *Economics for Consumers, 6th ed., New York, D. Van Nostrand Co.*

Green, D. Hayden (1985), The Role of Consumer Education in the General Education of All Students. Kyoto Conference on Consumer Education, Japan Academy of Consumer Education, Kinjo Gakuin University. Unpublished speech; in: Bonner, P. (1992), Consumer Competency: A National Status Report, ERIC Digest, www.ericdigests.org/1993/consumer.htm.

Hellman-Tuitert（1999), Consumer Education in the Nordic Countries; Proposal of objectives for and content of consumer education in the compulsory school and at upper secondary school level in the Nordic countries, Nordic Ministerial Council's TemaNord 2000:599.

Imai, M. and H. Nakahara (1994), *Syohisya Kyouiku Ron* [Theory of Consumer Education], Yuhikaku.

Nordic Council of Ministers TemaNord 2000:599, "Consumer Education in the Nordic Countries: Proposal of objectives for and content of consumer education in the compulsory school and at upper secondary school level in the Nordic countries", www.norden.org/pub/ebook/2000-599.pdf.

OECD (2001), *Education Policy Analysis*, www.educarchile.cl/medios/20020108113337.pdf.

OECD (2004), *Policy Brief: Lifelong Learning*, www.oecd.org/dataoecd/17/11/29478789.pdf.

OECD (2005), *Improving Financial Literacy; Analysis of Issues and Policies.* *www.oecd.org/document/28/0,3343,en_2649_15251491_35802524_1_1_1_1,00.html*

OECD (2007), *Financial Education and Saving for Retirement*, DAF/CMF(2007)7.(working document)[

OFT Report (1998), *Vulnerable Consumer Groups: Quantification and Analysis*, www.oft.gov.uk/shared_oft/reports/consumer_protection/oft219.pdf.

OFT (2004), *Consumer Education, A strategy and framework*. www.oft.gov.uk/shared_oft/consumer_education/oft753.pdf.

Suojanen, U. (1994). Theoretical foundations of consumer and entrepreneurial education. In European Conference on Consumer Education in Schools, Stockholm 1993. TemaNord 1994:577. Copenhagen: Nordic Council of Ministers, 74-90.

Steffens, H.(2007), "The Evolution of Consumer Education", in Nakamori, Ch. (ed.), *Proceedings of the Seminar on Consumer Education June 2006*, Nagoya/Japan, p. 26.

Wells, J. and Atherton, M. (1998), *Consumer education: Learning for life. Consumer 21, Autumn, pages 15-20*.

Related publications and reports

Australian Securities & Investments Commission (ASIC) (2001a), "What is effective consumer education?"A literature review, December, www.fido.asic.gov.au/asic/pdflib.nsf/LookupByFileName/EffectConEd_report.pdf/$file/EffectConEd_report.pdf.

ASIC (2003), "Financial literacy in schools", *Consultation Paper 45*, June, www.asic.gov.au/asic/pdflib.nsf/LookupByFileName/FinLit_schools_DP.pdf/$file/FinLit_schools_DP.pdf.

ASIC (2001b), "Consumer Education Strategy 2001-2004", October, www.fido.asic.gov.au/asic/pdflib.nsf/LookupByFileName/consumer_ed_strategy.pdf/$file/consumer_ed_strategy.pdf.

Benn, J. (2002), "Consumer Education: Educational Considerations and Perspectives", *International Journal of Consumer Studies*, 26, 3, September, pp. 169-177.

Benn, J. (2004), "Consumer Education between 'Consumership' and Citizenship: Experiences from Studies of Young People", *International Journal of Consumer Studies*, 28, 2, March, pp 108-116.

Berg, L., (2007), "Competent Consumers? Consumer Competence Profiles in Norway", *International Journal of Consumer Studies*, 31, pp 418-427.

Brusdal, R. (2007), "If it is good for the child's development then I say yes almost every time: how parents relate to their children's consumption", *International Journal of Consumer Studies*, 31, pp 391-396.

Danish Consumer Agency (2008), *Monitoring of Consumer Markets*.

Delors, J. (1996), *Learning: The Treasure Within*, *Report to UNESCO of the International Commission on Education for the Twenty-First Century*, Paris, UNESCO Publishing Press., www.teacherswithoutborders.org/pdf/Delors.pdf.

Hellman-Tuitert, G. (1999), *Promoting Consumer Education in Schools*, www.konsumentverket.se/Documents/skola_ungdom/promo_cons_edu_schools.pdf.

Hogskolen i Hedmark (2003), *Developing Consumer Citizenship: Consumer Education and Teacher Training Conferences and Progress Report,* http://fulltekst.bibsys.no/hihm/oppdragsrapport/2003/03/opprapp03_2003.pdfuc.pt/hrc/network/cfr_cdf_repportugal_2003.pdf.

Institut National de la Consommation (2004), *L'éducation à la consommation : des manuels scolaires aux documents sponsorisés*, INC Hebdo, No. 1319, November.

Institut National de la Consommation (2005), *L'éducation à la consommation en Europe: Réseaux et initiatives*, INC Hebdo, No. 1359, October.

Institut National de la Consommation (2006), *Vulnérabilité et responsabilité des jeunes en matière de consommation*, INC Hebdo, No. 1393, July .

McGregor, S. (2005), "Sustainable consumer empowerment through critical consumer education: A typology of consumer education approaches", *International Journal of Consumer Studies*, 29, 5, September, pp 437-447.

Sandlin, J.A. (2005), "Culture, Consumption, and Adult Education: Refashioning Consumer Education for Adults as a Political Site Using a Cultural Studies Framework", *Adult Education Quarterly* 165, http://aeq.sagepub.com/cgi/reprint/55/3/165.

Singh, M., UNESCO Institute for Education (2003), *Understanding life skills, Background paper prepared for the Education for All Global Monitoring Report 2003/4, Gender and Education for All: The Leap to Equality* http://unesdoc.unesco.org/images/0014/001469/146963e.pdf.

Steffens, H. and G. Rosenberger (1986), "The Arduous Task of Defining and Developing Consumer Education. A Report about the Activities of the IOCU Education Committee", *Journal of Consumer Policy*, Vol.9, No. 1, pp 65-79.

Thogersen, J. (2005), "How May Consumer Policy Empower Consumers for Sustainable Lifestyles?", *Journal of Consumer Policy*, 28, pp. 143-178.

UNESCO-UIE (1997), *Fifth International Conference on Adult Education, Final Report*, Paris, UNESCO. www.unesco.org/education/uie/confintea/pdf/finrepeng.pdf.

World Education Forum (2000), *Education for All: The Dakar Framework for Action,* UNESCO, Paris, www.unesco.cl/medios/biblioteca/documentos/ept_dakar_marco_accion_eng.pdf.

University of North London, Jyväskylä Polytechnic, Universitat Autonòma de Barcelona Pädagogische Akademie des Bundes in Wien, (2001), *European Module for Consumer Education, The Final Report* http://web1.jypoly.fi/marata/documents/FINALREPORT.pdf.

Chapter 2

ANALYSIS OF SELECTED COUNTRIES

This chapter provides in-depth analyses of key issues in consumer education on a country-by-country basis. Table 2.1 provides a brief summary of some of the key characteristics of the education systems reviewed.

Table 2.1. Key characteristics of consumer education system

Country	Key characteristics of the consumer education system
Australia	• Highly decentralised in terms of structured education programmes. • Some federal initiatives in specific areas, but with limited mandates.
Ireland	• Education initiatives are decentralised, but a central body was recently established to oversee consumer issues, including education. • Plans are being formulated to promote consumer education as a part of the school curriculum and teacher training.
Japan	• Currently developing a comprehensive and structured approach to consumer education; inter-ministerial co-operation is stressed, and one goal is to avoid duplication. • There is interest in using a lifelong learning model to develop policies and programmes.
Korea	• Legal mandate to develop a lifelong learning platform for consumer education; a good programme is already in place, with efforts under way to strengthen it. • Ambitious programme to intensify development of consumer education policy in the next few years. • An interesting project to try to quantify where consumer knowledge stands in key areas; a "competence index" has been developed to measure this, which may eventually be used to track changes and as an input for measuring policy and effectiveness.
Mexico	• Efforts to build a lifelong learning platform, but difficulties for integrating consumer education in the national curriculum.
Norway	• Decentralised style, focus on formal education. • Government plays the leading role. • Fairly successful in integrating topics into national curriculum. • Various interesting initiatives: e-learning, sustainable consumption, etc. …/...

Country	Key characteristics of the consumer education system
Portugal	• Focus on formal education; consumer education present in the curriculum as a possible option or as a horizontal topic. • Structured network that comprises governmental and non-governmental stakeholders to support formal education. • Emphasis on training teachers and the importance of online learning.
Slovak Republic	• Focus on formal education; consumer education integrated into different subjects of school curriculum. • Key role of consumer organisations and their active involvement in international consumer education projects. • Successful implementation of EU educational programmes.
Spain	• Focus on formal education with consumer education as a part of the school curriculum. • Decentralised system with co-ordination by central government ministries and active involvement of regional and local administrations. • Comprehensive programmes for school education with implementation of EU initiatives, notably European networks. • Proactive approach towards targeted education (particularly children and youth, elderly, minorities).
Turkey	• Focus on formal learning with consumer education as a cross-curricular topic. • Key role of government and structured approach to co-operation with a broad range of stakeholders. • Active role of media in promoting consumer education.
United Kingdom	• Centralised, with various frameworks for involving stakeholders. • Key features include evaluation process for outcomes of pilot materials used for schoolchildren and efforts to develop a toolkit for teachers to deliver key consumer skills at school.
United States	• Key role for government in developing partnerships with a wide range of stakeholders. • Comprehensive educational initiatives tend to focus on specific issues; extensive use of the Internet; and active promotion of educational activities.
Thailand	• Decentralised system. • Strong emphasis on children in school; attempt to introduce consumer education into the curriculum in other study areas.

Source: Country responses to the OECD questionnaire on consumer education: consumer rights (see Annex 1.A5) and to the OECD template for in-depth analysis of consumer education strategy (see Annex 2.A1).

Australia

Goals and institutional framework

In Australia, the Trade Practices Act 1974 (TPA) sets out the functions of the Australian Competition and Consumer Commission (ACCC), the agency principally responsible for consumer protection at the federal level. No specific provisions address consumer education. There are, however, provisions describing the functions of the ACCC in relation to dissemination of information, law reform and research (Section 28). Under the provisions, the ACCC is responsible for:

- Making available to the public general information in relation to matters affecting the interests of consumers, matters with respect to which the Parliament has power to make laws.
- Making consumers aware of the rights and obligations of persons under the provisions of laws in force in Australia which are designed to protect the interests of consumers.

In addition to the ACCC, other federal government agencies, such as the Australian Securities and Investments Commission (ASIC) and the Australian Communications and Media Authority (ACMA) are involved in promoting consumer education, albeit often with specific objectives.

Initiatives on consumer education fall largely into two categories: those of Commonwealth government agencies and those of state and territorial governments. Many initiatives of the first type target consumers at risk and those who suffer a particular disadvantage or aim to respond to a particular problem area. In the delivery of educational initiatives, many agencies co-ordinate with consumer advisory groups to engage stakeholders in specific sectors.

The initiatives developed and delivered by state and territorial governments at the regional or community level may be delivered solely by government, or may involve partnerships with industry and local community-based organisations. This institutional framework allows consumer education initiatives to better respond to the specific needs and requirements of consumers in each region and thus provides for greater overall flexibility in the delivery of consumer education. More structured and comprehensive education programmes appear to take place at sub-federal levels. Several states and territories have Fair Trading Acts, for example, that specifically

mention consumer education (see Table 2.1 for examples). Many of these regional initiatives are in partnership with industry and/or local, community-based organisations.

Table 2.2. Consumer education at the sub-federal level

Agency	Educational roles	Legal basis
Director of Consumer Affairs, Victoria	To advise persons of their rights and obligations under the Act. To prepare and publish guidelines in relation to the operation and enforcement of the Act. To educate and inform people on fair trading issues.	Victorian Fair Trading Act 1999
Commissioner for Consumer Affairs, South Australia	To conduct consumer education programmes and to publish reports and disseminate information on matters concerning consumer interests. To advise consumers on their rights and obligations under the Act or other laws.	South Australian Fair Trading Act 1987
Office of Fair Trading, Queensland	To collect, examine and disseminate information on issues affecting (or likely to affect) consumer interests. To advise and assist persons who seek information or guidance on matters affecting consumer interests. To encourage and undertake information dissemination concerning consumer affairs to producers.	Queensland Fair Trading Act 1989
Commissioner for Consumer Affairs and Fair Trading, Northern Territory	To carry out consumer education programmes. To advise and assist consumers who seek information or guidance on matters affecting their interests. To encourage and undertake information dissemination to producers, manufacturers, traders, etc. To issue consumer guidelines to the public.	Northern Territory Consumer Affairs and Fair Trading Act, 1990

Source: Department of the Treasury (2007).

In summary, national legislation governing consumer protection indirectly addresses consumer education through organisations such as the ACCC, while various states and territories specifically mention consumer education in their legislation. Apart from the ACCC, several federal agencies (such as ASIC and ACMA) engage in consumer education on a needs basis and often focus on consumer issues in specific areas, while the state and territory governments conduct consumer education programmes pursuant to their legislation.

The general goal of consumer education is to provide information and to develop consumer knowledge and skills (Australian Government, 2007). Consumer education is regarded as an important tool for consumer protection as it can help consumers compare goods and services, identify the

information they need prior to making a purchasing decision, and identify issues in relation to certain products. Also, strategies such as ASIC's Consumer Education Strategy focus on consumer rights as well as protection and on helping consumers to make informed choices. In addition, the publication *Consumer Affairs: Victoria's Information Provision and Education Strategies* points out that one of the goals of consumer education and of information provision is to encourage traders to comply with consumer protection laws.

Federally, the ACCC is active in publishing consumer education materials relating to product safety and fair trading issues and also seeks to raise awareness of scams. State and territory fair trading offices also publish consumer education materials according to their priorities.

Educational material is often shared, and sometimes co-ordinated, among jurisdictions based on information exchanged during the meetings of advisory committees to the Ministerial Council on Consumer Affairs (MCCA). The MCCA consists of national, state, territory and New Zealand ministers responsible for fair trading, consumer protection laws and credit laws. MCCA meets to consider consumer affairs and fair trading matters of national significance and, where possible, to develop a consistent approach to these issues. In late 2007, MCCA established the National Information and Education Advisory Taskforce (NIEAT) to identify the need for, and co-ordinate the development and implementation of, major national consumer education and information campaigns. Future major consumer education initiatives will therefore have a formal co-ordinating body.

Role of non-governmental stakeholders

In general, Australia takes a consultative approach to the development of consumer education. In the case of the Australian government, this involves engaging with business organisations, consumer representatives and enforcement agencies to consider appropriate policy objectives and delivery methods.

Many government agencies consult consumer advisory groups to engage with specific stakeholders. For example, the ACCC established a Consumer Consultative Committee in 2001, which is composed of 14 consumer organisations. The committee provides comments to the ACCC on issues relating to the ACCC's administration of the TPA, and tangible outcomes for consumers through educative work that committee members undertake. ASIC also consults a Consumer Advisory Panel, and ACMA co-ordinates a Consumer Consultative Forum.

Further, there have been several national initiatives such as the Financial Literacy Foundation (now part of ASIC) and the former National Consumer and Financial Literacy Taskforce, which broadly involved industry and community stakeholders in the design, implementation and promotion of education and awareness campaigns.

Another co-operative arrangement is the Australasian Consumer Fraud Taskforce (ACFT), a group of government agencies from Australia and New Zealand with a role in protecting consumers against fraud and scams. The ACFT partners with a range of community, non-governmental and private-sector organisations on community awareness of scams and consumer rights regarding scams. In its recent outreach campaign, the ACFT partnered with more than 40 private-sector bodies, 25 government agencies (national, state and local) and 20 community organisations. These included leading business partners such as major banks, financial institutions, credit card providers and telecommunications groups.

Major initiatives

As mentioned, Australian consumer education campaigns tend to target specific consumers and consumer issues. They often focus on consumers who are potentially at risk or those who are disadvantaged in some way. Examples include:

Schoolchildren

- Through the education system, the Financial Literacy Foundation (FLF), now ASIC, worked to address key structural barriers in order to improve the financial literacy of young people. The FLF worked with eight Australian state and territory education authorities to have financial literacy included in the curriculum of all school students during their compulsory years of schooling (kindergarten to year 10) from the beginning of 2008.
- ACMA launched a Teacher Toolkit for teachers in the first three years of high school to help students understand how to choose telecommunications products.

Disadvantaged consumers

- Consumer Affairs Victoria has programmes to educate new migrants about their tenancy rights and related issues, such as responsibility for repairs and inspections.

- The National Indigenous Consumer Strategy targets indigenous consumers to educate them about their rights and obligations under the law.

- The Department of Tourism, Industry and Resources (now the Department of Innovation, Industry, Science and Research) worked with trading agencies to produce a guide to provide international visitors with information on consumer rights when shopping in Australia.

Initiatives of government agencies such the FLF and ASIC specifically aim to educate consumers about financial services.

The National Consumer and Financial Literacy Framework (November 2005) outlines the knowledge, understanding, skills and values that consumer and financial education should give young people at school. The Consumer and Financial Literacy Professional Learning Strategy (the Strategy) (August 2007) encourages and supports teachers to look at the curriculum and identify opportunities across four broad areas of study: understanding money, consumer education, personal finance and money management. By embedding consumer and financial literacy in curricula and programmes in English, mathematics, science, civics and citizenship, information and communication technology, and so on, all Australian students in their compulsory years of schooling can achieve consumer and financial literacy.

With regard to tools for delivering consumer education, materials should fit the needs of relevant target groups in the most appropriate formats and distribution methods (Consumer Education Strategy, 2001-04). In implementing the Consumer Education Strategy 2001-04 ASIC has achieved the following:

- FIDO: This is ASIC's dedicated website for consumers and investors. It is a relatively cheap and efficient means of delivering information and searching databases (see Box 2.1).

- Consumer alerts and editorial content: Information via newspapers and newsletters on topical problem areas and/or commonly misunderstood areas.

- Training for financial counsellors in most states and territories on superannuation: Training of Centrelink (Australia's national welfare agency) Financial Information Service (FIS) officers.

- Staff speaker: Community outreach by providing trained ASIC staff as speakers on a range of consumer topics to community organisations.

- Consumer booklets: On financial issues such as understanding financial products. These are also available in translated versions.
- *Your Money* radio series: A series of radio programmes for local and community radio.
- Indigenous outreach: Targeted resources for indigenous consumers, including consumer booklets and *Money Talk* audio segments for indigenous local and community radios.

Box 2.1 What kind of information does FIDO provide?

1. Examples:

- Finance and investment tips, warnings about financial scams.
- Information about consumer rights.
- Comprehensive information about how to make a complaint about a financial services provider.
- Information and links to other sources of information.
- Advice and assistance, including the EDR [external dispute resolution] schemes and a range of online search facilities and interactive tools.

2. FIDO now also provides these additional services:

- Online calculators and quizzes: Calculators allow consumers to test the effects of money management decisions. It will be continuously updated to reflect legislative changes.
- Online quizzes allow consumers to test their knowledge. These are made to be user-friendly.
- Teachers' resources: New resources for schools on superannuation and insurance.

Source: Department of the Treasury (2007).

Evaluation and challenges

There are active discussions and pilot projects on evaluating the effectiveness of consumer education programmes. For example, the publication *Consumer Affairs: Victoria's Information Provision and Education Strategies* proposes that they should cover:

- Whether the programme is made available to consumers in an accessible and credible way.
- Whether the programme is directed and tailored to the target audience, particularly to disadvantaged groups.
- Whether the programme actually changes consumers' behaviour.

The implementation of financial literacy in schools raises several challenges (ASIC, 2003):

- The lack of understanding of the term "financial literacy" (there is need for agreement on what a financially literate person needs to know).
- There are no benchmark tests of financial literacy levels.
- There is no link between existing resources and an agreed framework for teaching financial literacy.
- Insufficient notes and lesson plans for teachers, including suggestions for how resources can be used in the classroom, including interactive formats, such as web-based resources, CDs or DVDs.

References

Department of the Treasury (2007), Response to OECD questionnaire and template.

ASIC, "Financial literacy in schools", Consultation Paper 45, June 2003. www.asic.gov.au/asic/pdflib.nsf/LookupByFileName/FinLit_schools_DP.pdf/$file/FinLit_schools_DP.pdf.

Related publications and reports

ASIC (2001), "Consumer Education Strategy 2001-2004", October. www.fido.asic.gov.au/asic/pdflib.nsf/LookupByFileName/consumer_ed_strategy.pdf/$file/consumer_ed_strategy.pdf.

Australian Securities & Investments Commission (2001), "What is effective consumer education? A literature review", December 2001. www.fido.asic.gov.au/asic/pdflib.nsf/LookupByFileName/EffectConEd_report.pdf/$file/EffectConEd_report.pdf.

Consumer Affairs of Victoria (2006), "Information Provision and Education Strategies", Research Paper No. 3, March. www.consumer.vic.gov.au/CA256902000FE154/Lookup/CAV_Publications_Reports_and_Guidelines/$file/info_provision_education.pdf.

Consumer Affairs of Victoria (2006), "Social Marketing and Consumer Policy", Research Paper No. 4, March. www.consumer.vic.gov.au/CA256902000FE154/Lookup/CAV_Publications_Reports_and_Guidelines/$file/social_marketing.pdf.

ASIC, www.asic.gov.au/asic/asic.nsf.

Australian Competition and Consumer Commission www.accc.gov.au/content/index.phtml/itemId/3667.

Ireland

Goals and institutional framework

In Ireland, the National Consumer Agency (NCA) is mainly responsible for consumer education. Its functions are set out in Article (3) of the Consumer Protection Act 2007, which includes the following provisions:

- The agency shall promote public awareness and conduct public information campaigns for the purpose of educating and advising consumers in relation to consumer protection and welfare.
- The agency shall promote educational initiatives and activities relating to consumer information and awareness.

The agency fulfils this mandate by compiling and publishing research in various areas of interest to consumers. It has recently launched a series of consumer education information booklets, on topics that have been identified as causing concern to consumers, including toy safety, small claims court, consumer law and prices.

Prior to the setting up of the NCA (which formally came into existence on 1 May 2007), issues concerning information, research, advocacy and education were handled by a wide range of government departments, including the Department of Enterprise, Trade and Employment, the Department of Education, and the Office of the Director for Consumer Affairs (which was absorbed into the NCA), and the state agencies (*i.e.* the competition authority). The NCA is expected to complement these bodies and play a leading role in terms of research, enforcement and advocacy, without impinging on the activities of the other bodies.

At present, no programmes provide consumer education for children as a part of formal education, but such programmes are planned for the future. With regard to new initiatives, procedures for formal consultation with the general public on such initiatives are under consideration.

Role of non-governmental stakeholders

The NCA co-operates on many fronts with stakeholders, through round tables, conferences and committees. Co-operation with the media is also important. The NCA has recently embarked on an initiative to sponsor a national TV programme that will address consumer issues. There has also

been an increase in the number of related newspaper columns owing to the government's attention to consumer matters. The NCA has also been co-operating with other institutions for consumer education, such as the European Consumer Centre in Dublin, which provides information on consumer rights in the EU and assists consumers with cross-border disputes. In addition, the NCA is working with Retail Ireland (the representative body for the retail sector), Citizens Information and various libraries throughout the country to distribute consumer information. On the consumer organisation side, a number of groups active in the private sector provide consumer education.

In its relation to the business sector, the NCA has strong preference for voluntary compliance with relevant legislation. Nonetheless, trading standards will be vigorously enforced and the new legislation underpinning the NCA provides a variety of punitive measures. As a complement, the NCA would adopt a revised approach to advocacy, with a strong emphasis on building relations among key stakeholders. Codes of conduct and memoranda of understanding will support a collaborative approach to consumer protection among critical stakeholders.

Major initiatives

To date, Ireland has not targeted consumer education to different groups. However, the NCA intends to address this issue. It considers, for example, that the elderly and migrants are especially vulnerable to scams. As a result the last campaign on scams was particularly oriented towards these groups.

Some attention is also being paid to rural areas. There has been local advertising in these areas and the NCA intends to be present at events that are of particular interest to the rural community. Moreover, a number of designated officers undertake outreach services to local rural information services such as citizens' information centres.

With respect to major initiatives, the interim board of the NCA ran a major information campaign in 2006 to inform consumers of their rights under the legislative framework. In 2007, another campaign aimed at informing consumers of their rights under distance selling and doorstep selling regulations. The main information tools were the publication and wide dissemination of posters and leaflets to inform the public of the existence of scams and provide relevant information. Numerous TV and radio interviews were given to highlight the existence of the posters and leaflets, and to draw attention to the resources available on the NCA website.

At the same time, two publications pertaining to multi-unit residential complexes were released in 2006 by the interim board of the NCA, "Property Management Companies & You" (a consumer information booklet) and a research report. Both were intended to raise consumer awareness and stimulate national debate on the rights and obligations pertaining to these kinds of apartments.

In formulating the advertising campaigns the NCA drew on the expertise of advertising agencies to ensure that their message would have the maximum impact. The effectiveness of this approach was tested in subsequent focus group research by checking if consumers had in fact been made aware of and retained the message.

To develop effective educational programmes, the NCA recognises the need for a clear understanding of the existing level of consumer skills and knowledge. With this in mind, the NCA commissioned market research relevant to this area and preliminary results indicate that:

- Consumers are not sure of their rights.
- They want key information to be repeated through the local radio and press.
- Consumers want examples of the work the NCA has done to build trust in the NCA brand.

In addition, the NCA is currently planning or delivering consumer awareness campaigns on specific issues: scams, car purchase, consumer rights with respect to the construction industry and energy.

Challenges

The NCA has identified two key challenges:

- Ensuring that consumers hear and retain information.
- Addressing the needs of the most vulnerable consumers.

It is addressing the challenges by setting timetables for advertising throughout the year to ensure that its message remains in the public consciousness. In addition, to address the needs of the most vulnerable consumers, the NCA has recently commissioned a major market research project to identify some of the key topics of concern for Irish consumers and to obtain information relating to the profiles of consumers at greatest risk. At the same time, the research attempts to identify the most powerful means of communicating with consumers, by probing consumer reactions to recent advertising and awareness campaigns.

References

National Consumer Agency (2007), Response to OECD questionnaire and template.

Related publications and reports

National Consumer Agency, www.nca.ie/eng/Research_Zone/

Citizens Information, www.citizensinformation.ie/categories

Japan

Goals and institutional framework

In Japan, Article 17 of the Consumer Basic Act sets out the state's role in consumer education. It includes promoting activities, such as dissemination of knowledge and provision of information concerning consumption, raising consumer awareness and helping people to be independent and responsible consumers. This is to be achieved by providing education at the school, community, family and workplace levels, among others. The Cabinet Office takes the major responsibility for carrying out the policies. Local governments also play a role; they are responsible for tailoring basic measures to fit regional social and economic situations.

The Consumer Basic Plan of 2005 made the promotion of consumer education in schools and other educational facilities a priority of consumer policy. The Plan puts much emphasis on developing consumer education specialists capable of providing consumer education to diverse groups. Further guidance on ways to structure consumer education is contained in the decision adopted by the Consumer Policy Council: Validation, Evaluation and Monitoring of the Consumer Basic Plan (2006).

In recent years, the government has been working on more systematic consumer education, with a view to enhancing its effectiveness. It organised a study group involving professors active in consumer education areas and members of institutions that provide information and analyse consumer issues. Many government ministries and agencies act as observers: the Cabinet Secretariat, the Cabinet Office (CAO), the Financial Services Agency, the Ministry of Internal Affairs and Communications, the Ministry of Justice, the Ministry of Education, Culture, Sports, Science and Technology (MEXT), the Ministry of Health, Labour and Welfare, the Ministry of Agriculture and Forestry and Fisheries, the Ministry of Economy, Trade and Industry, and the Ministry of Environment. In June 2007, the Consumer Policy Council at the meeting of the Consumer Policy Committee adopted a policy recommendation: Regarding the Systematic Promotion of Consumer Education.

The goal of consumer education in Japan is to develop the knowledge, skills and abilities of consumers so that they can make reasoned decisions, while taking environmental, social and other key concerns (such as regard for intellectual property rights) into account (CAO, 2006). In support of

these objectives, the government offers legal, safety and environmental education.

The CAO oversees consumer policy in general, including consumer education. MEXT prescribes the legally mandated courses of study to be used in schools. These include consumer education elements. The two bodies co-operate to ensure that consumer education is effectively delivered.

CAO organises interagency meetings several times a year to co-ordinate consumer education, facilitate co-operation and avoid duplication when creating teaching materials. These exchanges help to ensure that teaching materials are developed systematically and effectively and that policy is co-ordinated. It also serves as a vehicle for collecting and sharing information from relevant parties. Beside CAO and MEXT, participating agencies include the Cabinet Secretariat, the Financial Services Agency, the Ministry of Internal Affairs and Communications, the Ministry of Justice, the Ministry of Economy, Trade and Industry, the Ministry of Environment, the National Consumer Affairs Centre of Japan (an independent administrative institution), and the Central Council for Financial Services Information (an affiliated organisation of the Bank of Japan, consisting of specialists from academia, business organisations, and so on). In March 2007, the Fair Trade Commission, the National Police Agency, the Ministry of Finance, and the Ministry of Land, Infrastructure and Transport joined the meeting as constituent members.

CAO and MEXT also organise a bilateral consultative liaison meeting on consumer education. It aims at strengthening their co-operation and serves as a venue for exchanging views with municipalities. Co-operation between local consumer centres and local education boards was surveyed to find good practices concerning the provision of educational materials and consumer-related information, and to determine how local staff from these centres might give lectures at educational institutions. The results were discussed at the liaison meeting with a view to diffusing good practices throughout the country.

A Central Council for Financial Services also holds an annual Forum on Consumer Education for Financial Literacy, at which views and information are exchanged.

To facilitate co-operation, a website was established which consolidates teaching materials and practical examples relating to consumer education, in co-operation with the National Institute on Consumer Education, the Central Council for Financial Services Information, and related organisations.

Role of non-governmental stakeholders

Box 2.2. Examples of stakeholders' roles at different life stages

Infancy (period leading up to entry to elementary school): As the main place of learning is the home, parents and guardians play the major role. At this stage, family, kindergartens and childcare centres play a very important role.

Childhood (period during elementary school) and adolescence (period of junior/senior high schools): During childhood, children should learn to deal appropriately with goods, etc. Schools are the central place of learning. However, it is difficult for teachers to cover all aspects of consumer education, so that consumers, local communities, government, businesses and consumer organisations need to co-operate to help children learn. In practice, websites play an essential role for effective consumer education. During adolescence, fostering the ability to consume on the basis of individual judgement is desirable. For adolescent consumers, co-operation between schools and support from experts from local communities, businesses and consumer organisations is particularly important.

Adult and elderly (period requiring support to strengthen the ability to use money and other resources effectively): Consumers assume more responsibilities as workers, parents and citizens. At this stage, consumer organisations become important sources of information, to ensure that mutual assistance and co-ordination between consumers and educators achieve efficient education. Businesses are also required to offer consumer education to employees at workplaces.

Source: CAO (2007b).

Japan has developed its consumer education strategy using a lifelong learning approach in which stakeholders play different roles at different life stages (Box 2.2).

Major initiatives

Vulnerable consumers

In Japan, considerable attention is paid to the needs of specific groups that are deemed vulnerable. Elderly consumers and the handicapped are included, owing to the increasingly high rates of complaints by elderly consumers (*i.e.* over 60 years old) at local consumer centres throughout Japan. These rose nearly six-fold between 1996 and 2005, raising their share in total complaints from 13.7 to 22.7%. Among the handicapped, the number of complaints has increased nearly seven-fold over the period.

Many complaints by elderly consumers concern health-related products such as food, water ionizers/filtering equipment, and house maintenance products/services like roofing repairs and under-floor ventilators. The complaints are closely related to particular types of sales methods. House-maintenance services, for example, are often sold by door-to-door salesmen, who recommend house repairs after examination, and health-related products are often sold through pressure techniques and induced pseudo-hypnosis to emphasise their health benefits. Complaints involving elderly individuals afflicted with dementia or other mental ailments are also frequent. These consumers are often confused and unable to comprehend or remember what they have done, and do not know when they have been victimised. Single-person elderly and handicapped households are particularly vulnerable to door-to-door sales. Handicapped consumers are likely to complain about illegal sales, health and nursing services.

To address the problems of elderly consumers, the Consumer Education Plan states that the government should clearly indicate concrete objectives and places for learning for the elderly, that opportunities for learning should be provided and that personnel to support learning by developing strategies targeted at the elderly people should be available. In practice, this has been implemented as follows:

- *Travelling lecture on consumer problems*: Specialists in consumer problems are sent to meetings at the community level to educate the elderly and people around them about consumer problems. Specialists are dispatched free of charge (they are paid from the national budget) upon request. A recent topic is schemes of malicious business practices and their countermeasures.

- *E-mail magazine,* Fresh Information for Watching: Based on complaints they receive, local consumer centres provide the national government by e-mail with information on malicious schemes that may cause serious harm to the elderly. The national government sends e-mails to the elderly and people around them to warn about such schemes. This project is also covered by the national budget.

- The "Guidebooks for Watching Out for Consumer Trouble among the Elderly (or the Physically Handicapped)" are prepared for vulnerable consumers in Japan.

Other initiatives

A number of initiatives target children and students. There is, for example, a nationally funded scheme to dispatch specialists in consumer education to support training courses for teachers. Currently, the elements of consumer education are integrated into a range of subjects in the school

curriculum, including social studies, industrial arts and homemaking. Consumer education is sometimes carried out as a cross-curricular subject (Box 2.3).

Box 2.3. Consumer education in formal education (examples of what is included in the courses)

Primary school education: Learn to spend money in a well-planned manner.

Lower secondary school education: Learn to gain some insight into consumer protection policies.

Upper secondary school education: Learn to deal with contracts and the rights and duties of consumers.

Source: CAO (2007a).

It is more difficult for the central government to reach rural areas. Survey results reveal that the implementation of consumer education is quite diverse at the local level. Therefore, initiatives by the central government, such as the travelling lecture on consumer problems or the e-mail magazine, *Fresh Information for Watching*, need to be implemented strategically. Consumer damage may be specific to a region, so it is important for policy makers to collect information from local consumer centres to prepare consumer education programmes suited to the regional situation. Also, the government plans to train civic lecturers who will be capable of addressing consumer education issues.

Evaluation

Under Article 29 of the Basic Consumer Act, the government (in practice, the Consumer Policy Council) is responsible for monitoring, examining and evaluating the implementation of consumer policy. There is also some evaluation of the effectiveness of various initiatives from the viewpoint of consumers.

After the implementation of the travelling lecture on consumer problems in fiscal year 2006, consumers were asked to evaluate how well they understood the material presented (85.6% of respondents found it easy to understand). For the e-mail magazine, *Fresh Information for Watching*, more than 80% of the subscribers surveyed indicated they were interested and considered the content useful, particularly with regard to topics such as water ionizers/filtering equipment or house-related items (e.g. roofing repairs).

Challenges

The current areas of concern may be summarised as follows, and, as noted above, some efforts have already been made to deal with them:

- *Systematic consumer education.* Efforts to implement consumer education in a more systematic fashion are being considered in line with the 2007 recommendation of the Consumer Policy Committee under the Quality of Life Policy Council (Regarding the Systematic Promotion of Consumer Education). However, consensus on the content or elements of this education at different life stages has not been reached.
- *Establishing a comprehensive website.* As there is currently only a website on financial literacy, teaching materials for other areas of consumer education are scattered and have not adequately reached consumer education field sites. It is important to make these materials widely available by establishing a website on consumer education as a basis for disseminating consumer education, so that lecturers on consumer education can readily access the materials they need.
- *Developing lecturers for consumer education.* Resources for developing lecturers fall short of needs; at the same time, survey results show that some people would like to serve as lecturers for consumer education through the activities of NGOs or civil societies. However, there are no established ways to prepare such lecturers.
- *Co-operation among stakeholders.* Regional consumer affairs centres and social educational facilities need to improve ways to co-operate more effectively with businesses and schools.

References

CAO (2007a), Response to OECD questionnaire and template.

CAO (2007b), "Regarding the Systematic Promotion of Consumer Education" (in Japanese),

www.consumer.go.jp/seisaku/cao/shohishakyouiku/index.html.

Related publications and reports

CAO (2005), Consumer Basic Plan of 2005 (in Japanese), www.consumer.go.jp/seisaku/keikaku/index.html.

CAO (2006), Report on the Study to Consider the Scheme for Consumer Education (in Japanese), www.consumer.go.jp/seisaku/shingikai/20bukai6/file/shiryo2-2.pdf.

CAO (2006), "Validation, Evaluation, and Monitoring of the Consumer Basic Plan" (in Japanese), www.consumer.go.jp/seisaku/kaigi/seisakukaigi/file/torimatome.pdf.

CAO (2007) Report on the Survey and Research concerning the Integral Promotion of Consumer Education (in Japanese), www.consumer.go.jp/seisaku/cao/shohishakyouiku/2006suishin/2006suishin.html.

National Institute on Consumer Education, www.consumer-education.jp/nice/eng/index.html.

Research Report on Portal Site for Consumer Education (in Japanese), www.consumer.go.jp/seisaku/cao/shohishakyouiku/2006portal/2006portal.html.

Guideline on Consumer Education to Develop Financial Literacy (in Japanese), www.shiruporuto.jp/teach/consumer/sisin2002/index.html.

Korea

Goals and institutional framework

The Korea Fair Trade Commission oversees consumer education in Korea. In addition, 260 organisations, including government ministries (the Korea Fair Trade Commission of the Consumer Education Committee, the Ministry of Education, Science and Technology), 17 local governments, the Korea Consumer Agency, 190 consumer organisations, five academic groups, 39 university departments concerned with consumer issues, and two enterprise bodies (including the Federation of Korean Industries), directly or indirectly implement and support consumer education initiatives.

Most of the legal basis for consumer education in Korea appears in the relevant institutions' mandate or role. First, the Framework Act on Consumers, Article 14(1), Enhancement of Consumer Competence, states that state and local governments shall encourage and educate consumers to exercise their rights and to improve their decision-making ability. Second, the Consumer Policy Committee (see Table 2.3) delivers comprehensive consumer protection policies, including for consumer education (Article 23 of the Act). Third, Article 25 of the Act establishes the Expert Committee on Consumer Education, a subordinate organisation of the Consumer Policy Committee.

The basic objectives of consumer education appear in Article 14(1) of the Framework Act on Consumers, which identifies three key goals: to encourage consumers to learn about and exercise their rights; to improve their decision-making ability; and to take responsibility for their decisions. The Korea Fair Trade Commission views consumer education in terms of:

- Goals for education policy: exercise consumers' rights.
- Direction of consumer education: Improve consumers' ability to make decisions and to monitor markets.
- Consumer education policy plan:
  1. Systematise consumer education.
  2. Diversify consumer education.
  3. Globalise/localise consumer education.

In line with these objectives, the Korea Consumer Agency has pursued work in four areas: understanding the market economy; rational purchase and use; prevention and resolution of consumer problems; and development of consumer sensitivity to social and environmental concerns.

Table 2.3. Institutional structure of Korea's government organisations

Institution	Educational role	Legal basis
Korea Fair Trade Commission (KFTC)	Manages overall consumer policy and oversees the Consumer Policy Committee by reviewing the KCA's policies. Prepares and implements policies and strategies for consumer education. Maintains an Internet site for consumer education. Its Policy Management and Public Relations Office undertakes initiatives in consumer education in several major economic organisations. Establishes mid- to long-term plans for implementation of consumer education. Supports the development of consumer education-related institutions. Conducts education for consumer transactions (*i.e.* on e-commerce regulations, redress process for consumers, etc.) Carries out various national and international information campaigns.	
Consumer Policy Committee	Establishes and operates a working committee for field review and an expert committee for specialised matters. The working committee includes a number of government agencies: the Korea Fair Trade Commission, the Ministry of Education Science and Technology, the Ministry of Environment.	Article23 and 25(2) of the Framework Act on Consumers
Ministry of Education Science and Technology	Manages overall school, social and lifelong education, which includes consumer education. Operates the leading online education service which provides consumer education materials for educators and students.	
Korea Consumer Agency (KCA, public institution)	Develops and distributes consumer education materials. Provides professional education for government officials, teachers and corporate representatives.	Comprehensive Development Plan for Consumer Education

Source: Korea Fair Trade Commission (2007).

Role of non-governmental stakeholders

In addition to independent initiatives to inform and educate consumers, consumer groups co-operate actively with each other and the government on education projects. The Korea Council on Economic Education, for example, comprises ten consumer groups that support joint research. It operates a website, manages a pool of educators and provides support for local consumer centres. Government agencies that participate in the Council include the Ministry of Finance and Economy, the Ministry of Education and Human Resources, and the Korea Fair Trade Commission, the Ministry of Education, Science and Technology, and the Ministry of Environment.

The Korea Institute for Consumer Education, a community of experts in consumer affairs, supports activities such as curriculum development and corporate research on consumer education. In addition, it holds contests on consumer education programmes in co-operation with the Korea Consumer Agency. Some social welfare facilities are also involved, and a number of universities offer online courses in consumer education.

In the business community, most companies are relatively passive with regard to consumer education and make limited efforts beyond providing product or service information. Some, however, have started to provide consumer education aimed at increasing customer satisfaction. For example, the Organisation for Consumer Affairs Professionals in Business, with 120 member companies nationwide, focuses on producing and sharing materials and relevant information and supports professional education for consumer counsellors. The business community is also actively involved in joint projects with government and consumer groups.

Major initiatives

According to the Framework Act on Consumers (Article 21), the Korea Fair Trade Commission established a Fundamental Plan for Consumer Policy for 2009-11. The plan aims to enhance consumer competence through consumer education and provision of information. Three major initiatives are designed to implement concrete and systematic consumer education: *i)* establish consumer education infrastructure; *ii)* reinforce consumer education by setting targets and defining issues; and *iii)* strengthen support for consumer education at schools.

The Ministry of Finance and Economy has a mid- to long-term strategy (2006-10) which includes: *i)* measures to establish a consumer education network; *ii)* measures to lay the foundation for consumer education in the information society; and *iii)* plans to strengthen support for consumer education at schools.

The KFTC has commissioned a research project to develop an index to measure consumers' knowledge and attitude, such as awareness as a consumer or patterns of purchasing specific goods and services. Currently under development, the index will be used to help measure and identify weaknesses in consumers' competences. At the same time, it is meant for use in comparative analysis of various groups and regions to identify weaknesses. The results are to be used in setting policy priorities and evaluating policy effectiveness. A similar project, the results of which are summarised in Box 2.3, was carried out in 2007-08.

Box 2.4. Major findings of the 2007-08 survey on consumers' basic competences

Consumer competence is estimated as the combination of consumer competence in three areas; rational trade (capability to engage in rational trade with related knowledge and desirable attitudes and behaviours), financial management (capability to administer sound financial management with related knowledge and desirable attitudes and behaviours) and consumer empowerment (capability to exercise consumer rights with proper knowledge and desirable attitudes and behaviours for ethical consumption).

According to the survey of consumers' overall capacities, their execution capacity (capacity to show desirable attitudes and behaviours) is higher while their knowledge capacity (capacity to recognize what rational consumption is) is relatively lower.

Lower knowledge capacity indicates that Korean consumers lack sufficient knowledge or information on rational trade, finance management and consumer rights.

The consumer capacity index by group is as follows:

- More than 63: Middle aged group in 40-50 years old, higher income (more than KRW 5 million a month), executive management group.
- Less than 60: Young people in their early 20s, lower income group (less than KRW 2 million a month), people in the agriculture sector.

Source: Korea Fair Trade Commission (2007).

Lifelong education

Under Article 14(3) of the Framework Act on Consumers, formal consumer education is to be carried out in schools and linked to lifelong education. Currently, consumer education is also provided for preschool age children. Consumer education is included in the primary and secondary school curricula, both in mandatory and elective subjects. It is part of related subjects on a discretionary basis. Social studies, technology, home economics and ethics typically cover consumer education-related content from elementary school to high school.

In addition, two-year experimental programmes are being carried out in designated cities by the Korea Consumer Agency, in the form of pilot schools for consumer education. For university and postgraduate students, the government provides general and practical training for consumer advocates; this includes training for telephone counselling and training in dispute resolution. In universities, consumer-related courses are offered as electives or as speciality courses. Such courses account for around 1-2% of course credits. To build interest in consumer education programmes, the Korea Consumer Agency and the Korean Institute for Consumer Education jointly sponsor a contest for excellent proposals for consumer education programmes targeted at university students enrolled in the relevant programmes.

For adults, the government's focus is on education about consumer-related laws and regulations. The Korea Consumer Agency provides specialised education and expertise to people dealing with consumer problems at the local level, sometimes in co-operation with the Korea Fair Trade Commission and the Council of Economic Education. Training is also provided more generally to adult consumer educators and teachers, as well as to business executives and employees who are in charge of consumer issues. The training provided to business people is usually carried out in co-operation with the Fair Trade Commission.

Targeted education

In Korea, both preschool children and elderly people are regarded as vulnerable consumers. Therefore, universities offering consumer education programmes are asked to include a class on consumer issues designed for them. With regard to recent initiatives, the Consumer Policy Committee adopted a Consumer Policy Implementation Plan in 2007 to strengthen initiatives targeting vulnerable consumers. Under the plan, the government will work with consumer groups and others to identify needs and to develop and implement educational programmes to address those needs. The major hazards faced by each group will be monitored so that the government can provide preventive education. The government considers that the major targets for consumer education should also include people with disabilities and foreign workers.

Teacher training

Several agencies, including the KFTC, the Ministry of Information and Communication, and the Financial Supervisory Service, issue consumer alerts to call consumers' attention to specific cases in which consumers have been adversely affected and advise them on how to avoid problems. Specific examples are included in elementary school textbooks, so that students can learn how to select safe products and/or how to manage and handle them safely.

Various governmental agencies and private-sector organisations (Korea National Council of Consumer Organisations) take part in developing consumer education training programmes for teachers in specific areas. For example, the Ministry of Culture and Tourism provides teacher training programmes on copyright protection. Other initiatives for teachers include promotion of information exchange by creating a human resources pool and incentives for teachers to attend training programmes (making it a factor for being considered for promotion).

Actual training (case studies) and field trips are implemented in co-operation by the Consumer Agency, the Ministry of Education and Human Resources Development, universities, and middle and high schools. Educators visit schools to gain teaching experience and also visit places where consumer transactions take place, such as financial institutions (banks, insurance companies and stock exchange).

Evaluation

The Korea Fair Trade Commission establishes the consumer policy assessment system on the basis of the latest fundamental plan. It also has a plan to evaluate the appropriateness and the results of the three-year fundamental plan and the annual execution plans and give feedback. In particular, the KFTC considers assessing consumer capacities on a regular basis (2-3 years). The Consumer Agency performs evaluations of the programmes implemented at pilot schools to learn whether students have adopted a thrifty attitude, whether they have internalised desirable consumption habits, and whether a foundation for rational consumer education linking schools, families, and regions has been established.

Challenges

The major challenges identified by Korean officials are in the following areas:

- Consumer education has not yet been systematised. In particular, forums such as a council for discussing consumer education policies among relevant stakeholders are not sufficient.
- International networks to share educational experience or materials have not been developed. Even information sharing among domestic stakeholders is quite limited.
- The basis for consumer education in local areas, such as local consumer centres, is underutilised.
- Education without practical training may be superficial and not have real influence.
- Although consumer education may be more effective if provided at an early age, there has not been sufficient emphasis on early consumer education (*i.e.* for preschool children).
- There are several programmes for teacher training, but they are not sufficiently up to date.

References

Korea Fair Trade Commission (2007), Response to OECD questionnaire and template.

Related publications and reports

Korea Fair Trade Commission, 2007 Action Plan for Strategic Objectives and Main Performance Targets, March. www.ftc.go.kr/eng.

Korea Fair Trade Commission, www.kca.go.kr/jsp/eng/about_02_03.jsp.

Mexico

Goals and institutional framework

Mexico's Federal Consumer Protection Agency (Profeco) educates consumers via offices located throughout the country. The Federal Consumer Protection Law (Article 24, subsection V) states that Profeco shall prepare and carry out consumer education programmes, as well as outreach and orientation programmes on the Federal Consumer Protection Law. The competence of the General Co-ordinator of Education and Outreach is defined by Article 15 of the Bylaw of the Consumer Protection Federal Agency as follows:

- To plan and to establish consumer education programmes and to diffuse them through various media.
- To create guidelines on outreach, information and education for the regional offices.
- To propose specific educational campaigns through the media to the chairman.

The competence of the Director General of the Organisation for Education and Consumers also involves consumer education (Article 19 of its Charter): design of educational projects and programmes; supervision and evaluation of programmes and projects for the regional offices of Profeco; support for co-ordination of public and private organisations to promote consumer education.

The objectives of consumer education are to empower consumers so that they can make informed choices and so as to achieve a balance between consumers and providers in markets. In the legislative framework, the goal is stated as "to guarantee the freedom of choice and fairness in contracts" (Federal Consumer Protection Law, Article 1).

Policy makers consider the social and ethical goals of consumer education to be: first, to recognise the universal value of consumer rights; and second, to raise awareness of the importance of issues such as sustainable consumption, food and health, role of the mass media, and consumer organisations.

Mexico is working towards a consumer education programme based on a lifelong learning strategy, which is still in the early stages. There are not as yet any elements that could be part of the national curriculum of elementary education, the relevant training is not being provided to teachers, and there is no strong private sector link with schools in this area. To address these problems, Profeco is working with the Ministry of Education to develop an optional training course for elementary school teachers on consumer education, as a way to affect the curriculum they prepare and to enhance their experience in the field of consumer education.

In addition, Profeco is co-operating with other government agencies to prepare educational programmes or materials in specific areas. For example, it works with the Ministry of Environment and Natural Resources to develop educational materials on sustainable consumption. Profeco and the National Institute for Education for the Elderly collaborated on the consumer education materials for the National System for Life and Work.

Role of non-governmental stakeholders

Profeco co-ordinates several co-operative schemes, and policy makers consider that both providers and consumers would benefit from further co-operation. A current co-operative mechanism is the Consumption Advisory Committee, composed of representatives from consumer associations, academia, the mass media and civil society. Organised by Profeco, it meets on a regular basis to influence consumer policies, including on consumer education. It mainly discusses consumption problems or consumer policies submitted to the committee for consideration by Profeco. The Committee has highlighted the importance of education on consumer rights as a horizontal topic which should be included in formal education as well as delivered through other educational channels. Through a consulting forum involving all stakeholders proposals are made to the Mexican government to integrate some elements of consumer policy into the National Development Plan 2007-2012.

Profeco also co-ordinates roundtables and forums on consumer education policies. Such meetings are open to all interested consumers and address current topics. They ensure civil society participation by collecting proposals for possible solutions which may be included in guidelines prepared by Profeco. In addition, working with members of consumer associations can increase the acquisition of knowledge through the application of educational information to consumers' familiar and community context. In terms of fair, responsible and ethical consumption, universities, the National Institute for Education for the Elderly and civil

society organisations have co-operated to work on the educational programmes directed to all consumer-related aspects of society.

The government regards participation of civil society through consumer associations as important for setting the direction of consumer education. Although most institutional programmes are still developed from a governmental perspective, the participation of civil society is increasing with the rise in the importance and influence of these groups. Some consumer associations already systematically include consumer education in their activities. The scope of their activities varies, ranging from consumer rights to consumers' social responsibilities. Because the government has responsibility for supporting consumer education provided under private initiatives, it supports consumer associations and creates programmes to foster consumer organisations.

Major initiatives

In Mexico, indigenous groups and people who live in extreme poverty are regarded as the most vulnerable consumers. Profeco addresses this issue by systematically visiting targeted communities and populations. There are also information campaigns, such as campaigns to promote consumer rights when purchasing gas and petrol (gasoline).

Tools for consumer education include a pedagogical kit and a poster on consumer education which identifies the dates of high consumption month by month and contains a key word from one of the six consumer education themes. In addition, Profeco publishes pamphlets, games and brief guidelines on current issues. Its website and the consumer magazine provide warnings about misleading or abusive commercial practices.

Profeco has prepared several programmes to train educators: a diploma on consumer education (120 hours), a course on consumer education (30 hours) for training elementary school teachers in consumer issues, and briefer courses on the core consumer education themes (consumption and consumers; sustainable consumption; consumption, food and health; consumption, mass media and publicity; and organised consumers). Profeco also has designed a course which is intended to develop and enhance the skills of educators assigned to regional offices and working in consumer groups nationwide.

Evaluation

The government carries out *ex post* evaluations of consumer education initiatives through supervision, surveys, work evaluation and meetings. There are no established ways to evaluate consumer skills obtained through educational initiatives. Some surveys have been carried out among members of consumer organisations to learn how consumers' lives have improved by participating in various educational activities.

Challenges

Policy makers' concerns are in the following areas:

- Consumer education is not included in the national curriculum. For example, it is not covered in the official textbooks for primary and secondary textbooks.
- Available human resources to support education are limited because of budgetary restrictions.

The main challenge is the lack of sufficient educational programmes that provide clear and helpful information for consumers to help them avoid problems.

References

Federal Consumer Protection Agency (2007), Response to OECD questionnaire and template.

Norway

Goals and institutional framework

Consumer education policy in Norway has focused on formal education because it is important to provide schoolchildren with the specialised knowledge required for finding one's way in an increasingly complex society. The instruction given should enable pupils to make use of this specialised knowledge to take responsibility for their lives and obligations to society and care for a family and protect the environment.

The challenge for policy makers has been to find ways to integrate consumer topics into the National Curriculum Plan, which is overseen by the Ministry of Education and Research. Currently, consumer topics are introduced in the subjects of social science, natural science and mathematics. Sustainable consumption is also an area of particular concern and is well integrated in the new school curriculum.

In school curricula, consumer issues can and should be treated from a variety of perspectives in such subjects as domestic science, native language, environmental studies, civics, art education and craft, natural science, mathematics, technology, and media science. However, it is difficult to influence the national curriculum, given competing demands and priorities. Having to adjust material to meet the needs of different age groups is also a challenge, as is the need for adequate teacher training and good pedagogical materials for teachers.

Policy makers regard detailed pedagogical documents for the school curriculum, such as the Nordic Proposal of Objectives for and Content of Consumer Education, as a key issue. This document was adopted by the Nordic ministers responsible for consumer matters as an instrument for teachers and teacher training programmes. It might also be used for curriculum discussions. The material covers six areas for study, including personal finance, rights and obligations, food and safety.

Since the start of the project Consumer Education in Schools in 1993, the Ministry of Children and Family Affairs (now the Ministry of Children and Equality) has allocated funds for this work. A national advisory group for compulsory school teacher training was established in 1993 and has since overseen this work. The group has consisted of representatives from the Consumer Council, from the Ministry, and from teacher training and compulsory schools. As of 2006, its mandate is based on the national

curriculum regulation, Knowledge Promotion. The advisory group will be reorganised from 2008 to address the new national curriculum and especially the objectives in the subject of social science and media and consumer digital competence.

While the Ministry of Children and Equality is the principal architect of formal consumer education, the Ministry of Education and Research and the Ministry of Environment are involved informally as well. Strict mainstreaming of consumer education activities (*i.e.* inclusion of consumer education in the national or regional/local curriculum, teachers' guidelines, teacher training, etc.) enables top-down co-ordination. The national curriculum becomes the basis for examinations, textbook content, and local teaching in general. The Ministry of Children and Equality also focuses on use of ICT for consumer education. Consumer education based on the Internet involves, for example, a workbook on advertising for high school students, and use of information technology will be an integral part of students' exercises. Beyond supporting consumer education in the national curriculum, the Ministry of Children and Equality co-operates with the university colleges responsible for teacher education. It also co-operates with the National Board of Education and the Consumer Council in providing teaching materials on Internet sites.

In Norway, consumer education is addressed primarily by the public sector, in co-operation with Nordic and EU partners. The public sector plays a key role in consumer education at all learning stages. Within the government, policy makers consider that it would be advantageous to anchor consumer education policies at a ministerial (*i.e.* political) level to overcome potential difficulties for efficient implementation.

Funding for the implementation of education policies comes from the Ministry of Children and Equality and represents close to EUR 200 000 a year. Government employees in relevant sectors support various consumer education projects, while the main effort concerns local teachers and teacher trainers.

The government supports teacher trainers with lectures and relevant materials at the 18 national teacher training colleges. It prepares printed teacher's guidebooks and teaching material (*e.g. Resource Handbook on Consumer Education*). These include teaching examples on sustainable consumption, consumers' rights and obligations, personal economy and other relevant issues. Well-tailored teaching examples used by fellow teachers are regarded as the most effective means of spreading consumer education throughout the country. There are also schemes for making experts in

consumer education available, particularly from the Consumer Ombudsman, the Ideas Bank,[27] and so on.

With regard to adult consumer education, the government has just started to co-operate with Vox (the Norwegian Institute for Adult Education), especially on digital competence. It is also trying to enlarge co-operative relationships in the area of personal economy and consumer rights and obligations. In another area of adult education, the government considers low-income people a vulnerable consumer group. Consumer education in this area involves making the relevant information available, such as that relating to debt (*i.e.* the National Debt Settlements Act).

Role of non-governmental stakeholders

The media play a significant role in educating consumers, especially adults. For example, there are a number of prime-time TV programmes for consumers which tend to have high audience ratings. The media co-operate closely with consumer bodies, which help to provide content for programming and written material. The media's work on consumer issues is seen as helping to boost awareness of consumer policies and consumer institutions at a national level.

However, the role of the private sector in consumer education is relatively limited in Norway. There is a general reluctance to use commercial teaching materials and to seek funding from business sponsors. The Norwegian action plan to reduce commercial pressure on children and young people, for example, opposes the use of commercial resources for consumer education projects. The action plan includes the development of educational material about consumption aimed at children and youngsters, and about the intended and actual effects of advertising. The subject of "commercial influence" has been addressed in teacher training in co-operation with four colleges. At the same time, neither NGOs nor NPOs, including consumer organisations, are very active in consumer education.

Among relevant stakeholders, there are schemes for meeting and exchanging views and information. For example, a yearly open conference for all teacher trainers is held at national level, to which representatives from Iceland and Sweden are invited. Policy makers regard teacher trainers as a primary policy target, since whether or not to teach consumer issues in

27. This is a private foundation under Norwegian law, which is devoted to the search for a future in which sustainability, global equity, democracy and a spirit of community prevail. It networks with schools, government agencies and adult education organisations to promote the UN Decade of Education for Sustainable Development.

teacher training courses is up to each trainer, although consumer issues are a compulsory subject.

Another co-operative initiative by relevant stakeholders has been to co-ordinate the resources of different networks to form a part of consumer education. This includes SchoolNet, the Consumer Council's and the Consumer Ombudsman's websites, a website for the organisation Parents' Board for the Elementary School, and a website for youngsters. SchoolNet is the primary and secondary education website and is designed for pupils, teachers and school administrators, parents and others interested in schools and education. It is affiliated with the Nordic and the European school networks.

Major initiatives

There are some interesting initiatives in the non-governmental sector, particularly on specific issues. For example, the Ideas Bank (mentioned above) is co-ordinating an educational project for sustainable consumption, in co-operation with Eco-net of Denmark and Ekocentrum of Sweden. They aim to get as many schools as possible to adopt and apply a set of principles of sustainability in their teaching, their daily operations and their relationship with society as a whole. Initially, the project targets high schools, and 15 have so far signed up for the project.

The government also plans to prepare an information and discussion scheme for parents to enhance consumer education for children. It has set up meetings about children's consumption, fashion, purchasing pressure and advertising. Co-operation takes place with the Parents' Board, its website and the magazine *Parent Contact*.

Evaluation

There is no formal evaluation of consumer education programmes in Norway. Instead, a few surveys investigate consumers' literacy and awareness levels. For example, the National Consumer Council's survey reveals that with regard to levels of consumer awareness, age is not important, especially in the digital area, although awareness levels usually increase with experience as a consumer.

Sometimes the impact of consumer education is monitored through student interviews by the National Institute for Consumer Research and by the University College of Buskerud at Ringerike. At present, there is an ongoing study of consumers' digital competence among 17-year-olds by the University College of Buskerud.

In general, national newspapers and major TV channels have been very good at building up and distributing consumer information, programmes and themes effectively. Consumer education has been implemented in upper secondary school from 1994, so those who are now 20 to 30 years old are quite well aware of consumer rights. In addition, journalists of this generation can address consumer information effectively. The media often have a more immediate impact on consumer fraud than a time-consuming judiciary process.

Challenges

Policymakers consider that the focus on the mother tongue, mathematics and foreign languages to the detriment of other subjects is a major obstacle to the implementation of consumer education in the national curriculum. To overcome this obstacle, they consider it important to integrate consumer education in teacher training and to distribute relevant materials widely.

References

Ministry of Children and Equality (2007), Response to OECD questionnaire and template.

Related publications and reports

The Consumer Council of Norway (2002), *Consumer Education in Schools*, http://forbrukerportalen.no/filearchive/consumer_education_in_norway.pdf. http://forbrukerportalen.no/Artikler/fr/1024315376.29/1031817285.36.

The Consumer Council of Norway (2002), *Resource Handbook on Consumer Education*, http://forbrukerportalen.no/filearchive/handbook.pdf.

Ministry of Children and Equality (2003), "The Norwegian Action Plan to Reduce Commercial Pressure on Children and the Young People", www.regjeringen.no/en/dep/bld/Documents/Reports-and-plans/Plans/2003-2/The-Norwegian-action-plan-to-reduce-comm.html?id=462256.

Nordic Countries of Ministers (2000), Consumer Education in the Nordic Countries, www.norden.org/pub/ebook/2000-599.pdf.

Ideas Bank, www.idebanken.no/english/main.html.

Education for Sustainable Development by Ideas Bank www.idebanken.no/english/ESD/hoved.html.

SchoolNet (information in English), www.skolenettet.no/templates/Page.aspx?id=9339&epslanguage=NO&scope=ScopeLaerAns.

Portugal

Goals and institutional framework

Consumer education and training are recognised as basic rights in the Portuguese Constitution, Article 60, and in Decree Law Nº 24/96, of 31 July, Article 6. The state, through the Ministry of Economy and Innovation, oversees the development and implementation of such education, in consultation with an advisory Consumer Council, in which consumer associations, trade unions, the National Association of Municipalities, family associations and entrepreneurial associations from the agricultural, commercial and industrial and services sectors participate (Table 2.4). The Ministry of Education co-ordinates education programmes at the national level and organises training. Regional and local authorities play significant roles in implementing programmes.

Consumer education is considered a subject that contributes significantly to personal and societal development. It is seen as supporting key social values, including tolerance, respect for social and economic justice, environment and health protection. The key goals are summarised in a *Guide to Consumer Education*, which aims to help teachers to implement consumer education in schools:

- It offers elements, particularly with regard to consumer rights and obligations, that may make individual choices wiser and enable consumers to develop behaviour of solidarity and responsibility.
- It aims to help consumers, mainly the youngest, to feel involved in a socioeconomic and cultural system in which individual rights, responsibility for sustainable development and overall well-being are a pronounced value in the market.

Although the Portugal's approach to consumer education is not formally based on lifelong learning, updating consumers' skills through different stages of life is an important aspect of the consumer education process.

Table 2.4. Institutional framework

Agency	Responsibility
Consumer Directorate-General (under the jurisdiction of the State Secretary of Commerce, Services and Consumer Protection), Ministry of Economy and Innovation	Defines priorities in the field of consumer education. Promotes ongoing educational training initiatives and consumer awareness. Promotes and provides a nationwide training policy for trainers and specialists in consumer matters. Gives support to initiatives developed by consumer associations. Prepares consumer education materials for different target groups.
National Consumer Council	The Council, created by Law No. 24/96, of 31 July, Article 22, and regulated by Decree Law No.154/97, of 20 June, is an independent body within the Presidency of the Council of Ministers. Is responsible for pedagogical and preventive consultation and action and acts in all matters related to consumer interests. Operates as a forum for permanent debate and dialogue between the government, consumers and organisations representing other interest groups in the consumer area. Gives opinions on education initiatives relevant to consumer matters. Studies and proposes to the government strategic guidelines for action in consumer education.
Ministry of Education	Co-ordinates consumer education at national level with respect to implementation of consumer education in school curriculum and teacher training.
Autonomous regional agencies	Implement consumer education activities at regional level
Local authorities	Implement consumer education activities at local level.

Source: Consumer Directorate-General (2007).

Role of non-governmental stakeholders

Non-governmental organisations

In Portugal consumer groups and other non-governmental organisations play a significant role in the education process. The most active consumer organisations include:

- Portuguese Association for Consumer Protection (DECO), which works with teachers and students to develop training programmes and education initiatives in schools, to develop and distribute pedagogical materials, and to run education and information campaigns.

- National Federation of Consumer Co-operatives (FENACOOP) which promotes education initiatives, including development of pedagogical materials and information campaigns.
- General Union of Consumers (UGC) which works with local authorities on training local consumer advisors.

Other non-governmental organisations are involved in supporting citizens/consumers at different life stages. For example, Co-operation for Models of Life (*Co-operativa Mó de Vida*) is developing a project for schools called Fair Trade Clubs for primary and secondary schoolchildren which seeks to enhance sustainable consumption behaviour.

Financial support for consumer organisations is available from the government, as well as from the European Commission and other international organisations.

Other stakeholders

The Portuguese authorities have singled out other stakeholders that play an important role in consumer education. Among them is a consulting company on communication and social responsibility (*Sair da Casca*) which promotes and takes part in initiatives to develop responsible consumer attitudes, acting with partners in consumer organisations.

The public media is obliged under law (Law Nº 24/96, of 31 July) to promote government programmes with an educational aim, including programmes intended to educate and train consumers. Some media regularly devote special supplements to consumer education issues. These include newspapers that publish articles in a periodical section, and radio or TV programmes that present interviews or periodical programmes intended to inform citizens on different subjects.

Co-operative schemes

The Consumer Education Network is a leading co-operative initiative which is co-ordinated by an executive commission composed of the Consumer Directorate-General, the Ministry of Education and three consumer organisations (DECO, FENACOOP and UGC). The network plans national and regional conferences on education, provides technical support to schools that wish to work on specific consumer education projects, and is active in preparing teaching materials and promoting information to different bodies and members of the network. The network currently includes 22 schools and 20 associations (NGOs, local consumer information centres, parents' associations, etc.).

The National Consumer Council is another important body involved in co-operative efforts. It aims to be a forum for continuous debate and dialogue among government entities, consumer organisations and entities representing other groups concerned with consumer policy; attention is specifically paid to education. Eight of the 20 entities that make up the Council directly represent consumer interests.

Main initiatives

Formal education

Formal consumer education programmes are provided for in Decree Law Nº 286/89 of 29 August, partly modified by Decree Law Nº 6/2001, of 18 January). These mainly concern pupils in primary and secondary schools and trainers and educators. Consumer education is carried out in a cross-curricular manner and integrated in a range of studies. It is present in the curriculum as an option, and it is up to teachers to decide to what extent they include it. It is available at each level of the school curriculum, from primary to university level. At the primary and secondary level, consumer issues are recognised through multiple references to rights and obligations, to the impact of consumers on the environment, the market and society. Box 2.4 illustrates ways that consumer education can be integrated in school curricula. The Ministry of Education plays a critical role in implementing consumer education in schools and in developing and introducing pedagogical tools and materials both for teachers and students.

Box 2.5. Implementing consumer education in the school curriculum

1st cycle (pupils 6-10 years of age)

Consumer education is most conspicuous in environment studies, but it can also take place in other areas. Themes that might be discussed include:

- Bodily health (excessive consumption of sweets and soft drinks).
- Sell-by dates.
- Consumer organisations and services in the community.
- Obligatory information on products.
- Receipts and bills.
- Pollution.
- Natural resources.
- Buying with the euro.

…/…

Box 2.5. Implementing consumer education in the school curriculum *(continued)*

2nd cycle (pupils 10-12 years of age); 3rd cycle (pupils 12-15) and secondary (15-18)

- Consumer education topics can be included in the following subjects:
- Portuguese language.
- Foreign languages.
- History.
- Geography.
- Natural sciences.
- Physics and chemistry.
- Mathematics.
- Visual and technological education.
- Musical education.
- Physical education.
- Moral education.
- Introduction to economic and social development.
- Biology.
- Geology.

Themes to be covered by the teacher(s) include:

- Economic activity and economic agents.
- The young European consumer and the euro.
- Science and technology.
- The structure of the Earth.
- The Earth in danger.
- Portugal: harnessing resources, realities and utopias.
- Youth and society.
- Atmosphere and weather changes.
- Transport and security.
- Consumption and eco-consumption, etc.

Source: Developing Consumer Citizenship Conference and Progress Report #2, Comenius 2.1 Project 2001-2004 Consumer Education and Teacher Training: Developing Consumer Citizenship.

In addition to national initiatives, there are several regional and local examples of activities to promote consumer education; these include pilot projects and activities that focus on exchanging experiences.

Teacher training

Teacher training is another key element of the consumer education system. Under Law Nº 24/96 of 31 July, the state is responsible for promoting ongoing training initiatives in consumer education and enhancing a nationwide training policy for trainers and specialists in the area of consumer matters. The same law indicates that teacher training must use new information technologies, so as to effectively exploit national and international information networks. Efforts therefore focus on developing e-learning tools.

A recent protocol of the Ministry of Education encourages training for teachers, regional and local consumer advisers, and others involved in consumer education in new extracurricular activities and curriculum development aimed at promoting sustainability and consumer rights. The focus is on the first level of learning.

The Consumer Directorate-General, in co-operation with the Ministry of Education and consumer organisations, provides internal and external training programmes for teachers and others involved in education in specific consumer areas, such as financial issues, legal aspects of advertising, public services, sustainable consumption and consumer education. Training is also available through universities; the Law University in Lisbon and the Consumer Rights Centre at the Law University in Coimbra offer postgraduate studies in consumer rights.

The case study presented in Box 2.6 provides an example of how training has been implemented in one school system. The course aims to develop greater critical awareness among educators of ways to promote responsible consumer behaviour, respect for the environment and sustainable development. Efforts are made to identify and promote effective teaching practices. Those who follow the training are recognised with credits and certificates which are of value for their teaching careers.

Targeted education

Although most of the effort in consumer education focuses on pupils and teachers, Portugal has also developed a strategy to educate vulnerable consumers; these are defined as those with low incomes, those who are illiterate, and those who have difficulty accessing information. These groups are seen as facing greater problems for understanding contract terms, managing the family budget, dealing with consumer credit offers and avoiding over-indebtedness. Vulnerable consumers are also seen as potentially more susceptible to misleading practices and other unfair and deceptive market practices.

Box 2.6. Implementing consumer education:
A project of the Lisbon Higher School of Education
Specialised course on citizenship, consumption, environment and sustainable development

Target audience

Educators involved in basic education (1st, 2nd and 3rd cycles).

Aims

- To help educators to understand the concepts essential for an accurate scientific analysis of environmental issues:
- Understand concepts related to education for citizenship and consumer education.
- Be aware of national and European legislation and rights and duties.
- Raise consciousness in individuals with regard to their responsibility and need to solve environmental problems.
- Instil values and attitudes that will lead to a better understanding of environmental issues and their solutions.
- Apply the project methodology to concrete situations.
- Develop projects for education for citizenship and consumer education.
- Help individuals and social groups to develop a critical stance towards the problems facing society in the 21st century.

Topics that may include consumer education

- *Science and the consumer:* evolution of science and consumer biology (basic concepts), biochemistry (basic concepts), organic chemistry.
- *Psycho-sociology of the consumer:* historical evolution, psychological and sociological theories in the consumer context.
- *Consumer education:* changes in consumer rights and duties, national and European legislation, legislation of other member states, organisation and aims of consumer support institutions, consumer rights.
- *Economy and society:* theories of management and marketing in a consumer society, its implications and critical attitudes.
- *Environment and sustainable development:* basic concepts of ecology, environmental education, community programmes for environmental education.
- *Education for citizenship:* principles of education for citizenship and civic education, theories of character training and development of attitudes and values, culture and preventive action.
- *Seminars and project work:* development of a project to apply acquired knowledge to an actual problem situation, using a project methodology, presentation, analysis and discussion based on ways of taking decisions or action.

Methodology

Aim is to help educators to develop student activities, including planning action that might be taken, identifying possible solutions to the problems, and finding ways of informing consumers about these solutions.

Evaluation

Evaluation of each subject of the curricular component is continuous and includes an individual assessment for participation and work and a group assessment.

Source: *Developing Consumer Citizenship Conference and Progress Report #2*, Comenius 2.1 Project 2001-2004 Consumer Education and Teacher Training: Developing Consumer Citizenship.

Some consumer education initiatives target specific issues such as money and consumer credit, buying online and household accidents.

Main initiatives

At present the most important initiatives in consumer education are overseen by the Ministry of Education and the Consumer Directorate-General. They work together to produce educational materials, to develop and run training for teachers and other educational agents, and to identify and promote good consumer education teaching practices in schools. An example of their co-operation is the above-mentioned *Guide to Consumer Education* to help teachers include consumer-related topics in the school curriculum, with a citizenship and sustainable perspective.

Other initiatives are carried out by the National Consumer Education Network, which works on consumer education, training and production of educational materials about consumer rights and special consumer-related topics such as financial, health and safety issues. It is also involved in developing and disseminating information and pedagogical materials. These include consumer guides and brochures on issues such as reading labels to choose healthful foods, safe use of gas at home, consumer access to justice and essential public services. The network is increasingly seen as a potential centre for providing materials and resources for consumer education produced and developed by all organisations working in the field.

Evaluation

While there is no formal evaluation process, Portuguese authorities have noted that, in general, consumers are exercising their rights more frequently and that the level of consumer knowledge has improved in the last ten years. Beyond this, it is noted that teachers are sometimes being asked to evaluate the pedagogical materials they have received and used.

Challenges

- Portugal has identified the following key challenges for reaching its consumer education goals:
- Frequent changes in policies and decision makers which affect ongoing work.
- Shortages of financial resources and/or training of human resources.
- Gaining teachers' interest in implementing consumer-related issues in their teaching activities.

- Promoting co-operation among schools and developing joint projects at local, regional and European level.
- Developing and promoting educational tools that are affordable and easily used by different target groups through the Internet.

References

Consumer Directorate-General (2007), Response to OECD questionnaire and template.

Developing Consumer Citizenship: Consumer Education and Teacher Training; Conferences and Progress Report, Hogskolen i Hedmark 2003, http://fulltekst.bibsys.no/hihm/oppdragsrapport/2003/03/opprapp03_2003.pdfuc.pt/hrc/network/cfr_cdf_repportugal_2003.pdf.

Related publications and reports

European Network for Consumer Education (2007), *Consumer Education System in EU*: *Portugal,* www.e-cons.net/tools/ing/educ_port_ing.htm.

European Commission (2000), *Consumer Policy in Portugal 2000*, http://ec.europa.eu/consumers/reports/nat_folder/rapppt_en.pdf.

Menezes, I. (2003), *Civic Education in Portugal: Curricular Evolutions in Basic Education,* www.jsse.org/2003-2/portugal_menezes.htm.

OECD (2002), *Consumer Policy: Portugal Annual Report for 2002,* www.oecd.org/dataoecd/7/29/25000152.pdf.

Slovak Republic

Goals and institutional framework

Consumer education was legally established in the Slovak Republic by Act No. 250/2007 on Consumer Protection. It is part of the syllabus of elementary and secondary schools and universities and is part of comprehensive teacher training. It encompasses raising awareness of and providing information and counselling on key consumer-related issues. It is provided in the broader context of social and ethical values and is designed to help consumers better understand their role in the economy and the consequences of their choices as consumers. Although consumer education in the Slovak Republic is not formally based on a lifelong learning approach, it is nonetheless structured in a way that supports the updating of consumers' knowledge and skills throughout the different stages of life. The overall approach to providing consumer education is contained in the 1995 Consumer Policy Strategy.

The Ministry of Economy is the principal body charged with administering consumer policy. In the field of education, it co-operates closely with the Ministry of Education, which is responsible for promoting and enhancing consumer education in schools and universities. Several other ministries are also involved in certain aspects of consumer education, such as the Ministry of Environment (sustainable consumption), the Ministry of Finance (financial education) and the Trade Inspection (product safety).

The Consumer Policy Committee, under the Slovak Ministry of the Economy, is a forum for consumer organisations and ensures their effective co-operation with the state administration. The committee was established to discuss and resolve consumer protection issues, including consumer education. A website (*www.pravaspotrebitela.sk*) makes consumer associations' results regarding consumer education available and gives other interesting information. These associations are supported financially by the Ministry of Economy and receive assistance from the European Commission.

Role of non-governmental stakeholders

Consumer organisations

Most non-governmental consumer organisations are involved in educating consumers and play an important role in supporting consumer education. The Slovak Republic has about 30 active NGOs at national and regional levels, but no umbrella organisation representing the interests of individual consumer organisations, all of which have a mandate to work on consumer education (Act on Consumer Protection No. 250/2007). The NGOs support the development and publication of pedagogical materials, such as handbooks, exercise books and leaflets, which are used by teachers to improve their pedagogical practices; and they provide training for teachers and trainers.

Consumer organisations, such as the Consumer Institute and the Association of Slovak Consumers, also provide consumer consulting and information services. For example, the Consumer Institute recently carried out a government-approved project on consumer education and consulting; the main module focused on consumer education, while three others were concerned with the development of consumer associations, state administration and the training of teachers and business.

Other activities include comparative testing of products and services. The results of these tests are published in the media and are then used as education tools. For example, the Association of Consumers in the Slovak Republic has products tested in accredited laboratories and publishes the test results during a TV show called Test Magazine.

Finally, several consumer organisations are involved in international projects dealing with consumer education. For example, the Association of Slovak Consumer Entities participates in many international projects, including Europa Diary (education tools for schools), Internet Safety (safety of children on the Internet) and the European School of Consumers (consumer training for schools). Some organisations are also involved in European-wide educational projects such as:

- The consumer network hosted by the University of Hamar in Norway (in connection with the education programme Erasmus).
- The European Consumer School in Santander, in Spain (in connection with the education programme Comenius).
- European Active Citizenship Network.

Business

The government recognises the potentially important role business can play in educating consumers. Initiatives involving professional associations and federations in national discussions on consumer education include the Ministry of Economy's survey on awareness of the law and negotiating capabilities of entrepreneurs who provide goods and services. In general, however, the role of business in promoting consumer education is limited; and the efforts made tend to have a marketing aim.

That said, several sector-related associations have adopted codes of ethics that have implications for consumer education. Examples include the ethical regulations for advertising approved by the Advertising Standards Council, and the code of ethics of the Slovak Mail Order Association. These voluntary codes may be considered means of educating consumers since they increase consumers' right to education and information.

Media

In the Slovak Republic, the media support consumer education mostly through their involvement in education campaigns developed by either the government or consumer organisations. These campaigns focus on specific consumer issues and are addressed to the general public. The media also highlight consumer issues as part of their regular news-gathering functions. The most common communication tools used by the media are articles, items in the press and consumer-focused TV and radio programmes.

Main initiatives

Formal education

In the Slovak Republic, consumer education is not explicitly present in the curriculum, but it is integrated in civic education (primary and secondary school), social science (secondary school), and/or economic subjects (technical secondary schools).

At the university level, consumer education is sometimes part of the teacher training curriculum for primary and secondary schools. Consumer topics have been covered at universities since 1994, when they were introduced at the Department of Commerce of the University of Economics in Bratislava in a course called Consumer Theories and Facts. Students of other universities (law schools in particular) are acquainted with consumer rights and obligations through lectures on topics such as civil law, nutrition and the basis of law. In addition, the Ministry of Economy provides supplementary lectures on consumer protection at universities on the basis of individual agreements with the universities.

Informal education at schools

A variety of informal initiatives at schools complement traditional education. They are mostly provided by consumer organisations and include consumer clubs, school competitions and special educational programmes. Consumer clubs have been common in elementary and secondary schools since 1997 and are headed by members of consumer associations. They are organised as a yearly after-school activity and include projects such as editing consumer magazines, organising after-school activities, partnering with schools abroad, and organising discussions for parents. Consumption for Life and Consumer Protection were two competitive programmes organised by the Association of the Slovak Consumers in 2002-03.

Several projects targeted at schoolchildren are carried out as part of an international educational project. For example, YOMAG.NET[28] was a European project implemented in 2004 in co-operation with a German consumer organisation, Verbraucherzentrale (VZBV). The main element of this project is a website to introduce pupils to the growing demands of information society, the IT world, the Internet, and more generally global communication and to enhance consumer awareness in these fields among young people. Another example is the European Commission project European Diary (2004-06)[29], which covers a range of young citizens' specific concerns: travel, nutrition, drugs, shopping, money matters, the environment, climate change, sustainable consumption, etc. It is accompanied by a teacher's guide containing background information on different consumer topics, exercises to test students' understanding, questions for discussion and suggested research projects.

Targeted education

In addition to formal education, the Slovak Republic has developed education programmes aimed at adults and specific consumer groups. The elderly, housewives and disabled persons are considered the most vulnerable consumers, requiring tailored consumer education initiatives. A great deal of attention is paid to socially disadvantaged children, mainly from migratory families, and to disabled children. The education approach for these groups was established by the governmental programme, Strategy for Integrated Education of Gypsy Children and Youth.

28. *www.yomag.net*

29. *http://ec.europa.eu/consumers*

Online educational tools for adults are provided through Dolceta[30], a website developed in 2006 in co-operation with the European Commission to promote adult education. It consists of two modules: consumer rights and financial services. These modules are targeted at trainers and other providers of consumer education as well as at "informed" consumers. They go beyond the simple provision of general information to include learning exercises and other interactive material. The modules focus on cross-border aspects of the topics and seek to develop problem-solving skills. The topics covered are presented at three different educational levels: basic: adult equivalent to the end of primary school; intermediate: adult equivalent to compulsory school leaving (typically age 16); and advanced: equivalent to entry to higher education.

Other education initiatives

The Ministry of the Economy, with the support of the European Commission, has established a website to provide consumers with basic information on consumer issues, as part of the European-wide European Consumer Centres Network[31]. In addition, the Ministry of the Economy is preparing a new site for consumers to inform them about their rights; for its part, the Trade Inspection provides information on dangerous products on its web page.

The Slovak Republic has organised a number of conferences and seminars aimed at consumer education, including:

- Consumer Education Today and Tomorrow (2001).
- Involvement of Consumers and Consumer Associations in National Standardisation (2003).
- Consumer Education of Adults in Slovakia (2006).

Many publications are available for teachers, students and trainers as well as for the general public. These publications include teaching texts, guidelines, handbooks, reports and information brochures. Among the most important are:

- *How to Educate Consumers* (2005).
- *Environmental Production and Consumption* (2003).
- *Consumer Education Today and Tomorrow. Introduction to Consumer Education* (2000).

30. *www.dolceta.eu/slovensko*

31. *www.economy.gov.sk/ecc*

- *Standard Programme for Launching Consumer Education at Schools in Eastern and Middle Europe* (2000).
- *Consumer Education* (2000).
- *Consumer Education for Schools that Promote Health* (1999).
- *Consumer Education in Schools* (1998).
- *Methodical Handbook for Civic Education* (1998).

Evaluation

While there are no formal mechanisms for evaluating consumer education initiatives, the government carries out surveys to monitor consumer awareness in certain areas. For example, in 2006 the Ministry of the Economy surveyed entrepreneurs' awareness of the law and negotiating capabilities. At present, it is preparing a survey on awareness of consumer protection among pupils in elementary and secondary schools in order to develop insight into ways to improve the syllabus used by teachers.

Challenges

The Slovak authorities report that their main challenge for promoting consumer education concerns the limited possibilities offered by the already overloaded school curricula.

Other issues include how to involve teachers in more extensive promotion of the principles of consumer education and how to strengthen consumer education at universities. The training of teaching staff and pedagogical materials are also important issues.

References

Ministry of Economy (2007), Response to OECD questionnaire and template.

Related publications and reports

European Commission DGSANCO (2006), *Consumer Policy National Report 2006: Slovak Republic,* http://ec.europa.eu/consumers/overview/country_profile/SK_web_country_profile.pdf.

European Network for Consumer Education (2007), *Consumer Education System in the EU – the Slovak Republic*, www.e-cons.net/tools/pdfsocios/S27_Eslovaquia_Annex1.pdf.

OECD (2002), *Consumer Policy: Slovak Republic Annual Report for 2002*, www.oecd.org/dataoecd/35/32/1865535.pdf.

Ministry of the Economy website (Section: consumer protection/consumer information and education), www.economy.gov.sk/index/go.php?id=1416&lang=en.

Spain

Goals and institutional framework

Article 51 of the Spanish Constitution provides that the authorities shall promote consumer information and education. This is developed in the General Act on the Protection of Consumers and Users (Act GDCU No 26/84 of 19 July 1984) as well as in other legal texts.

Table 2.5. Institutional framework

Agency	Responsibility
Ministry of Health and Consumer Affairs	Defines priorities in the field of consumer education.
Ministry of Education and Science	Co-ordinates consumer education at the national level with respect to implementation of consumer education in school curricula and teachers' training.
Autonomous communities	Implement consumer education activities at regional levels.
Town council and municipal offices	Implement consumer education activities at local levels.
National Consumer Institute	Represents consumer interests and participates in all governmental forums at which topics liable to affect or interest consumers are discussed. Implements consumer education activities and training for teachers and consumer educators.
The Sectoral Consumer Conference	Chaired by the Ministry of Health and Consumer Affairs; includes ministers of the regional governments responsible for consumer affairs. Takes political decisions and approves a Common Framework of Action, including consumer education policy.
Co-operation and Co-ordination Commission of the Autonomous Communities and the Central Administration	Consists of the Directors-General for Consumer Affairs of the Autonomous Communities and the Director-General of the National Consumer Institute. Elaborates policies which are then considered and acted on by the Sectoral Conference.
The Working Group on Information, Training and Education	Consists of the experts responsible for relevant areas of activities in the different autonomous communities and the National Consumer Institute. Elaborates action proposals, evaluates the programmes, and carries out the follow-up.

Source: National Institute of Consumer Affairs and European School of Consumers (2007).

Spain takes a decentralised approach to consumer education, with 19 autonomous communities, including regional and local entities, playing a role. Initiatives are, however, co-ordinated by the Ministry of Education and Science (Table 2.5).

Role of non-governmental stakeholders

Consumer organisations

Consumer organisations play an active role in providing consumer education and supporting government initiatives. Spain has 26 organisations at the national level and 291 at regional levels. Consultation between the government and consumer associations takes place through the Council of Consumers, which is principally involved in strengthening training and preparing and carrying out consumer education campaigns. Although only national organisations are affiliated with the Council, these organisations tend to represent broad constituencies. The education initiatives carried out by consumer organisations are supported either by the National Consumer Institute (at the national level), or by autonomous communities at the regional level.

Media

The national, regional and local media are important partners in consumer education. Their engagement ranges from highlighting issues as part of their normal news-gathering functions to broadcasting of public-interest advertisements free of charge. There are also two nationally broadcast consumer programmes: a weekly programme on national radio and a new TV programme, The Public Eye of the Citizen.

Other stakeholders

Business involvement in consumer education is limited and tends to be *ad hoc* in nature. It includes training for business representatives, round-tables or conferences and special committees organised on specific topics.

Education networks

Education networks play an important role in supporting consumer education in Spain. They serve as platforms for enhancing co-operation between consumer organisations, teachers, regional communities and other entities involved in consumer education in schools. The Spanish Network of Consumer Education, for example, was created as a pilot project of the European Commission in 1998. It consists of 17 autonomous communities (out of 19), consumer organisations (over 50), school centres (460), muni-

cipalities (110) and other relevant non-governmental organisations concerned with education. The network is co-ordinated by the European School of Consumers (*Escuela Europea de Consumidores*), and focuses its efforts on the preparation of pedagogical materials and the development of European projects.

Spain is also actively involved in the pan-European project E-Cons Network, financed by the European Commission in the framework of the educational programme Socrates (*www.e-cons.net/*). The network promotes co-operation and educational innovation in schools, with a focus on consumer education. Created in 2004, it includes teachers from 849 schools throughout Europe, 28 member institutions and 195 collaborating entities from 23 countries. The E-Cons Network is co-ordinated by the European School of Consumers, as the figurehead of the Spanish Network of Consumer Education. Among its active partners in running the network it has the support of the Spanish ministries responsible for consumer policy and education.

Main initiatives

Formal education

Spain has focused consumer education initiatives on formal programmes which are mainly carried out in schools. As indicated in Box 2.7, consumer education has four basic levels, the first three of which concern compulsory education in schools.

Box 2.7. Stages of consumer education

First level – Infant education (up to 6 years)*:* focuses on introducing pupils to consumption through observation, identification and manipulation of objects of daily life so that they assess their qualities, discover and value their correct use.

Second level – Primary education (6-12 years)*:* aims at developing greater contact with consumer topics through experiments, interactive activities, building understanding of consumer rights and responsibilities, and developing critical thinking.

Third level – Obligatory secondary education (12-16 years): tries to consolidate prior knowledge on consumer issues and encourage research on consumer topics through developing further knowledge on consumer issues and exercising consumer rights and obligations, and critically evaluating the impact of consumer decisions on the environment and society.

Fourth level – Adult: consumer education at this level is targeted at and tailored for specific groups.

Source: National Institute of Consumer Affairs and European School of Consumers (2007).

Consumer education forms a part of education as a cross-curricular element. Recently, it has been proposed that consumer education be expanded to the vocational training curriculum and higher secondary education (16-18 years). Also, under a new education reform, consumer education is being provided through courses on citizenship. Finally, the Spanish government has expressed interest in expanding co-operation on consumer education with universities and other professional schools.

Teaching methods and materials

Consumer education seeks to develop knowledge, impart skills and develop critical thinking and responsible attitudes. Methods used include searching for information from different sources, analysis of texts and documents, investigation of products and processes, experimenting with products, debates, role playing and case studies. Materials include guidelines, websites, videos and exercises books. These are available online on the websites of institutions carrying out consumer education (consumer education clearinghouses). Also, new tools are being implemented for distance and online education. Most teaching materials are available on line:

- *www.consumo-inc.es* (National Consumer Institute and Pedagoteca of the Spanish Network of Consumer Education).
- *www.cec.consumo-inc.es* (European Consumer Centre).
- *www.infoconsumo.es* (European School of Consumers).
- *www.e-cons.net/tools/ing/mat_did_ing_ppal.htm* (E-Cons Network).

Consumer Education in the Classroom[32] is a basic manual containing teaching guidelines. It focuses on the first phase of education, from preschool and primary to secondary school and is addressed to all members of the education community: teachers, other education staff, local authorities, parents' associations and non-governmental organisations. The manual provides guidance for establishing school partnerships, promoting mobility of teachers and students, projects for training of school education staff, and school education networks. It was developed under the European Commission's educational project, Comenius 3, by the Spanish Network of Consumer Education in co-operation with National Consumer Institute, the Ministry of Health and Consumer Affairs, the Sub-directorate General of European Programmes, and the Ministry of Education and Science.

32. *www.e-cons.net/home.htm*

Spain also uses a variety of informal means of education such as school contests. For example, CONSUMÓPOLIS[33] is a school contest organised for young people by the National Consumer Institute and the Spanish autonomous regions. The aim is to teach young people to be critical, respectful and responsible consumers.

Training

Significant resources have been devoted to providing training for teachers and other providers of consumer education. For example, the National Consumer Institute, together with the autonomous communities, has developed a Plan of Information, Training and Education in the Field of Consumer Affairs (2007-09).

Training is encouraged by conferring diplomas that enhance qualifications. The training system entails basic studies, continuing education and courses designed to update knowledge in specific areas. It is supported by consumer associations, the autonomous communities, and the Spanish Network of Consumer Education. It is also present in some training centres and lifelong learning programmes.

Targeted education

In addition to formal education, Spain has consumer education strategies directed towards adults as well consumers in a situation of inferiority, subordination, defencelessness or vulnerability. Vulnerable groups include children, pregnant women, the elderly, sick persons, physically and mentally disabled persons, unemployed persons and immigrants, as well as populations living in rural areas.

Spain has launched several education initiatives aimed at specific target groups. The major ones have been developed in the framework of the European Commission education project Socrates. Another initiative is MOVINT 2: Mobile Telephone and Internet[34], a project run by the Spanish Agency for Environmental Health and Consumer Affairs of the Principality of Asturias and the European School of Consumers of the Government of Cantabria with the participation of consumer organisations from the Slovak Republic and Lithuania. It is part of the European Commission's Grundtvig adult education programme. The project's activities include carrying out a macro-survey, designing a communication campaign, and training via specific radio programmes, information on the Internet; and an online training plan.

33. *www.consumopolis.es*

34. *www.infoconsumo.es/movint2/ing_index.htm*

Diana Seguridad[35] aims to develop a transnational co-operation scheme to educate Spanish emigrants in Germany, France and Belgium on over-indebtedness. It covers issues such as bank overdrafts, personal loans, renewable loans, marketing strategies, relevant laws in the host countries, and approaches for resolving claims. The project is co-ordinated by the European School of Consumers and the Ministry of Education and Culture.

Consumer education clearinghouses/one-stop shops for consumer information

Spain has a number of governmental and non-governmental clearing-houses/one-stop shops for a range of materials and resources aimed at consumer education. The major ones are:

- The National Institute of Consumer Affairs and Pedagoteca of the Spanish Network (*www.consumo-inc.es*).
- The European Consumer Centre Web (*www.cec.consumo-inc.es*).
- European School of Consumers and the 15 training centres working in consumer education (*www.infoconsumo.es/*).
- E-Cons Network (*www.e-cons.net/tools/ing/mat_did_ing_ppal.htm*).
- The information offices of the state offices responsible for consumer topics in the 17 autonomous communities and the two autonomous cities.
- Municipal offices for consumer information (819 offices throughout the country).
- Information centres of consumer organisations (26 at national and 291 at regional level).

35. *www.infoconsumo.es/ emigrantes/paginas/spain.htm*

Evaluation

Evaluation is a fundamental part of all consumer education projects carried out by the National Consumer Institute and the Spanish Network of Consumer Education co-ordinated by the European School of Consumers. The evaluation process consists of the following phases:

- Evaluation of the context and needs.
- Evaluation of the design (objectives, methodology and timing).
- Evaluation of the process (participation, activities, assessment of difficulties and effective elements).
- Evaluation of the product (achievements, contributions of the programme to the education community, changes in attitude of the participants).

All these phases are considered for projects in the field of consumer education.

Challenges and possible solutions

Spain has identified the following challenges for implementing consumer education at schools:

- Different levels of commitment among the teaching staff.
- Excessive demands on school programmes.
- Lack of pedagogical materials and information for teachers or trainers.

The institutions involved in consumer education, such as the National Consumer Institute, the European School of Consumers, and the different bodies of autonomous communities, try to face these challenges by developing programmes to support the work of teachers, with concrete incentives in order to overcome deficiencies (financial and methodological support). Box 2.8 provides an example of such a programme, which has operated for 12 years and is co-ordinated by the European School of Consumers.

Box 2.8. Support for consumer education projects (incentives)
The Four-year Plan for Consumer Education of the Government of Cantabria
(2006/07 school year)

- Selected projects will be helped during their development with the following:
- Financial support: between EUR 400 and EUR 900 for project expenses during development.
- Training will be available through the European School of Consumers; the main goal will be to facilitate the development of the project, learning procedures, evaluation and elaboration of materials.
- A dossier with pedagogical materials will be provided to teachers for each project to facilitate the development of each activity. A copy will also be given to each of the Educational Innovation and Teacher Training Centres (CIEFP) that wishes it, so it will be useful for other schools.
- Teachers and students participating in the selected projects will have priority to participate in the European School of Consumers Practical Workshops during the school year 2006/07.
- Access to the website of the Consumer Education Network.
- Teachers will be able to take part in teacher training and will be accredited by the CIEFP.
- Edition of a report with information about all projects, making a special point of the winners.

Source: National Institute of Consumer Affairs and European School of Consumers (2007).

References

National Institute of Consumer Affairs and European School of Consumers (2007), Response to OECD questionnaire and template.

Related publications and reports

Alvarez, N. (1998), "European Pilot Network: Consumer Education Network"*, Nice-Mail,* No. 10.

"Consumer Education Centres"*, Nice-Mail,* No. 10, 1998.

"Consumer Education Programme for School in Valencia"*, Nice-Mail,* No. 10, 1998.

Developing Consumer Citizenship: Consumer Education and Teacher Training; Conferences and Progress Report, Hogskolen i Hedmark 2003.

http://fulltekst.bibsys.no/hihm/oppdragsrapport/2003/03/opprapp03_2003.pdfuc.pt/hrc/network/cfr_cdf_repportugal_2003.pdf.

European Commission (2006), *Consumer Policy – Country Profile: Spain*, http://ec.europa.eu/consumers/reports/nat_folder/rappes_en.pdf.

European Network for Consumer Education (2007), *Consumer Education System in EU*: *Spain,* www.e-cons.net/tools/pdfsocios/S6_MEC_Anexo1.pdf.

Garcia, M.A. (1998), "The Use of Internet in Consumer Education"*, Nice-Mail,* No. 10, 1998.

OECD (2002), *Consumer Policy: Spain Annual Report for 2002,* www.oecd.org/dataoecd/8/11/25012048.pdf.

UNESCO (1996), *Learning: The Treasure Within. The Report to UNESCO of the International Commission on Education for the Twenty-first Century*,www.unesco.org/delors/delors_e.pdf .

Thailand

Goals and institutional framework

In Thailand, the Consumer Protection Act of 1979 provides the Office of the Consumer Protection Board (OCPB) with responsibility for promoting and encouraging the education of consumers on matters pertaining to the safety and potential dangers of goods and services and for providing educational information to consumers to promote efficient utilisation of natural resources. The OCPB has a rural network in order to reach rural areas. It appointed a provincial sub-committee in every province, with the governor serving as chairperson, which has the power and the duty to provide educational information to the public.

Table 2.6. Institutional framework for consumer education

Institution	Educational role	Legal grounds
Office of the Consumer Protection Board (OCPB)	Promote and provide education for all consumers. Prepare strategies for providing education with the Ministry of Education and other relevant public agencies.	Consumer Protection Act of 1979
Ministry of Education	Work co-operatively with the OCPB to prepare strategies for providing education, focusing on students and teachers at all educational levels.	Basic Education Curriculum of 2001

Source: OCPB (2007).

The government has reformed Thailand's education programmes to make consumer protection part of the core curriculum (see below). All responsible institutions, particularly the OCPB, co-ordinate the implementation of different aspects of consumer education according to government policies. However, there are no specific strategies or measures to link the major initiatives. Therefore, while the OCPB sometimes collaborates with other ministries, such as the Ministry of Education and the Ministry of Commerce, to exchange information and to develop strategies, the functions of the relevant organisations sometimes overlap.

According to the Consumer Protection Act of 1979, consumer education is supposed:

- To encourage people at all levels to acquire knowledge about their rights with regard to consumer protection. These include:
  - The right to receive correct and sufficient information about goods and services, as well as an indication of the quality of the goods and services.
  - The right to enjoy freedom in choosing goods and services.
  - The right to expect the safety of the goods and services acquired.
  - The right to receive a fair contract.
  - The right to have any injury considered and compensated.
- To encourage consumers to learn about how to protect themselves and what to do when their rights are infringed.

Most of the focus is on consumer protection, as the OCPB believes educated consumers are less likely to have their rights violated. For example, it considers that part of the reason why consumers in rural areas are more vulnerable than those in cities is a lack of sufficient information as compared to consumers in urban areas and therefore require more information and consumer education. At the same time, protection of the public interest is also an element of consumer education. In particular, the OCPB is currently working on raising consumers' awareness of sustainable consumption through education at schools and other educational institutions.

Role of non-governmental stakeholders

The government is co-operating with representatives of consumer organisations and other parts of civil society on a number of fronts. While co-operation has traditionally involved conferences, it is expanding and becoming more varied. The relevant organisations include:

- Consumer organisations, particularly NGOs, are active in helping consumers by disseminating knowledge and fostering a proper understanding of consumer protection. NGOs which have been active in this regard are: the Consumer Force Association of Thailand; the Consumer Beneficial Protection Association; the Consumer Rights Protection Association; and the People's Rights and Beneficial Protection Association.

- Businesses are also involved in providing consumer education. The government has been encouraging them to educate their personnel to be sensitive to consumer rights and to conduct business with consumers with transparency and accountability.

- The media have sometimes partnered with the government to provide consumer education. However, the government considers that they could play a more important role and has tried to encourage their involvement in consumer education initiatives. The government has launched some initiatives to develop and broadcast radio programmes to disseminate knowledge on consumer protection.

- The OCPB is also encouraging educational institutions to participate in the development of consumer protection. These are viewed as a source of studies and research on consumer protection both nationally and internationally. Teachers at all levels of academic institutions are playing a more prominent role in delivering consumer education, integrating consumer protection issues in their curriculum, and providing recommendations to the government on changes needed to improve consumer protection.

Participation in conferences is regarded as one of the more effective ways to promote collaboration. Stakeholders are invited to present their opinions and recommendations. Such conferences are organised by the government at least once a month around the country. In addition, the government has launched the following measures to strengthen co-operation with the private sector:

- Providing a club, association, etc., on consumer protection in which local organisations become part of a network.

- Sending consumer protection officials from the OCPB to gain knowledge and understanding of consumer rights.

Major initiatives

Formal education

The Thai government has reformed education on the basis of the Basic Education Curriculum of 2001, so that it encompasses the education provisions of the Consumer Protection Act of 1979. Consumer education is included in the core curriculum in three areas: economics, health and business. Attention currently focuses on three initiatives:

- Establishing an integrated plan to educate students about consumer protection at level 3 (grades 7-9) and level 4 (grades 10-12) and establishing a plan for training school teachers around the country.
- Setting up core schools in each province to take responsibility for disseminating information on the protection of consumers' rights and expanding the school network for consumer protection in the core schools to nearby schools.
- Describing clearly the objectives of consumer education initiatives in the school curriculum and evaluating the number of teachers and students engaged in consumer education initiatives, as well as the quality of the initiatives.

With regard to consumer education in schools, consumer protection groups are formed in academic institutions and provide education in line with the basic curriculum at secondary schools around the country. Consumer education is combined with other subjects in the compulsory curriculum for three credits. The OCPB is also sending consumer protection officials, such as lawyers and investigators, as visiting lecturers to schools, colleges and universities around the country.

Children under 18 years of age are considered the most vulnerable, as they are most easily influenced by the media, particularly advertisements. The media may influence them to change their eating habits and risk overeating and consumption of junk food and unnecessary products. Children are also likely to be harmed by unsafe, hazardous products and are vulnerable in that regard as well.

Lifelong education

Consumer education in Thailand covers all life stages but in a *de facto* manner as there are no specific strategies of lifelong learning. Consumers have opportunities to access seminars organised by the government in order to update their skills or knowledge through information provided by consumer experts, or the OCPB, throughout their lives.

For adult education, the government has launched various types of seminars throughout the country to provide consumer education to adults who did not receive it at school so that they can gain knowledge of their rights as consumers. They target consumers from all walks of life, particularly housewives.

Educational materials

Examples of tools used in consumer education in Thailand are:

- *Teaching materials:* Various kinds of teaching materials, such as publications and periodicals, are prepared by the government to be distributed to the public. CDs and handbooks are prepared for school teachers as well. Teachers also receive consumer protection test sheets for schoolchildren. The government sometimes updates these materials to make them better suited to current consumer issues, but it faces resource limitations from time to time.
- *Consumer information campaigns.*
- *Clearinghouses:* Although there are no clearinghouses for consumer education materials or resources, the OCPB is developing, in collaboration with other agencies, a consumer protection information network to be a one-stop shop.

To develop teachers' skills in the area of consumer education, the government regularly organises intensive and comprehensive training and workshops on consumer protection for teachers at primary and secondary schools. Those who complete the training receive a certificate from the OCPB.

Evaluation

The OCPB has not carried out official research or studies to measure the effectiveness of consumer education. In practice, the government uses test results, which are collected from participants in each educational activity. Pre-tests and post-tests are administered and the results are used to measure quality. The number of participants – teachers and students – in consumer education is regarded as an indication of the quantity of consumer education.

Challenges

The OCPB views consumer protection in terms of advertisements, labels and contracts as the major area of concern for consumer policy. The government also focuses on promoting consumer rights, instituting legal proceedings when consumer rights are infringed, and controlling harmful products. It considers that consumer education in these areas should receive more attention in the future. In terms of implementation, limited personnel and budget are considered as the main challenges to improving consumer education.

With regard to enhancing co-operation among stakeholders, the government considers the lack of a focal point and the overlap of functions and responsibilities among organisations working on consumer protection as the main obstacles to be addressed and overcome.

References

OCPB (2007), Response to OECD questionnaire and template.

Turkey

Goals and institutional framework

The Directorate General for the Protection of Consumers and Competition (DGPCC), in the Ministry of Industry and Trade, is the central government entity in charge of consumer protection. Its political and administrative responsibilities include consumer education. Responsibilities for education are shared with the Ministry of National Education, which is responsible for making the "necessary additions to the curriculum of organised and extensive educational establishments to educate consumers".

Objectives are specified in Act No. 4077 on Consumer Protection, Article 20, which indicates that the principal goal is to provide information that empowers consumers by providing awareness of their rights and responsibilities.

Role of non-governmental stakeholders

In Turkey the process of educating consumers is carried out principally by government, consumer organisations, universities and the media, with some involvement by business.

Consumer organisations

Consumer organisations are involved in educational activities which include:

- Providing information and consumer counselling.
- Developing and implementing education campaigns.
- Training and educating teachers and trainers in consumer policy. The most common issues of concern are credit cards, door-to-door-selling, consumer contracts, food safety and energy costs.

The recently established Centre for Consumers, Market, Research, Advice, Testing and Education has consumer education, advice and product testing among its top priorities.

Universities

Universities are actively involved in educating teachers and trainers in consumer protection. Some universities offer special lectures on consumer rights. Gazi University has a Family and Consumer Sciences faculty with subjects such as home economics, consumer education and family education. These topics cover economics and marketing issues, but also consumer rights, and the ethical and ecological aspects of consumption.

Media

The media also play an important role in educating consumers. Some journalists (printed media, TV, radio), mainly with an economic profile, integrate consumer protection as a horizontal topic in different programmes, and present consumer protection as a key supportive element for the development of the economy.

Television is a leading media for adult education. One of the most popular Turkish live programmes (Alan Razı – Satan Razı) focuses on consumer issues. It presents various consumer issues and gives the public an opportunity to take part in interactive discussion through call-ins; the Director-General of the DGPCC is often invited to the programme to convey important consumer messages.

The media are also engaged through a process established by the Act on Consumer Protection. Under Article 20 of the Act, the Consumer Council can propose guidelines to the Ministry of Industry and Trade on how to promote and present consumer topics in the media. If the Ministry accepts them, these principles are implemented.

Business

The business community is also involved in consumer education. For example, several chambers of commerce organise training in consumer protection for both their members and the public. Also, private companies are increasingly aware of need for consumer education and its benefits. In addition to informing consumers about their products or services, they also provide information about consumer rights.

Co-operative schemes

A Consumer Council was established in 1995 to enhance co-operation among different stakeholders and the government. It is a consultative body regulated by Law No. 4077 on Consumer Protection and is overseen by the Ministry of Industry and Trade. The Council is composed of representatives of public institutions, consumer organisations, universities and professional

associations. It convenes at least once a year to address consumer problems, needs and interests, including consumer education.

Main initiatives

Formal education

In Turkey the consumer education strategy focuses on formal learning. Significant changes took place in 2003, when the national education curriculum was revised by of the Ministry of National Education, in co-operation with the Ministry of Industry and Trade (DGPCC). The aim of the reform was to adapt the curriculum to the needs of the information society and to strengthen democracy and human rights, in accordance with European Union criteria. As a result, consumer education is not a specific area of studies; it is a cross-curricular topic which is integrated in subjects such as mathematics, social sciences, technology and design (as well as many others).

The main goals of consumer education are to encourage critical thinking and develop responsible consumer behaviour. Teaching methods include brainstorming, research, case studies, determining strategies, observation, preparing projects, and comparing information. In addition, consumer experts give seminars on consumer protection law in school and universities.

The guidebooks, exercise books, videos, websites and related materials which are used are developed principally through the co-operative efforts of the DGPCC, the Ministry of National Education and civil society groups.

Informal education

The government has launched a nationwide consumer education campaign, İlgilen-Bilgilen (Get interested, Get informed), to raise awareness of consumer rights. The campaign was prepared by the DGPCC and launched in January 2005. As part of this campaign, 17 short films promoting consumer rights were produced for broadcast on national TV; related radio announcements were also prepared. Other communication tools used in the campaign included: 100 000 brochures, 1 000 billboard posters, 1 700 information booklets with pictures and inserts for the Turkish newspapers with the broadest circulation.

National consumer protection awards are awarded each year, on World Consumer Protection Day, by the Ministry of Industry and Trade. Prizes are given to consumer representatives, TV and newspaper journalists, and entrepreneurs, among others. The objectives of the contest are to motivate all actors involved in consumer protection and to promote consumer education initiatives.

Targeted education

Some consumer education initiatives are targeted to specific groups such as adults, vulnerable individuals and persons living in rural areas. Vulnerable groups include the disabled and the less educated, the elderly, housewives and the unemployed, which are seen as particularly susceptible to fraudulent or deceptive market practices, such as door-to-door selling and misleading advertising.

Persons living in rural areas are reached in various ways. Experts from the Ministry of Industry and Trade and the Ministry of National Education, for example, run seminars in schools on a local and regional level, while consumer organisations provide education for students, teachers and parents.

Training

Under an EU-sponsored PHARE project for 2005-07, a training programme for strengthening Turkey's efforts towards full alignment, a programme on enforcement and implementation of consumer protection was set up. It covered: training for civil servants to provide information and education (DGPCC); workshops for arbitration committees and consumer organisations on the print media and consumer education; seminars for journalists on consumer protection topics; And seminars for Ministry of National Education and Ministry of Justice officials on consumer protection law.

Consumer education clearinghouses or one-stop shops for consumer information

Turkey has several clearinghouses which aim at educating and informing consumers: the DGPCC official web page[36]; the provincial directorates of the Ministry of Industry, which are located in 81 provinces; and a consumer hotline, which has been set up to provide information and advice.

Evaluation

While there is no formal evaluation of Turkey's consumer education programmes, there is reported evidence of an increased level of consumer awareness. This trend is seen as mostly due to economic development, democratic changes and, to some extent, to diverse consumer education initiatives taken by government and non-governmental entities. As a result, consumers have become more aware of their rights; this has been also reflected in the rising number of cases submitted to arbitration committees.

36. *www.sanayi.gov.tr*

The results of studies carried out in Turkey show that consumers lack sufficient knowledge of consumer rights and responsibilities and of consumer protection law. However, they have positive attitudes toward participating in consumer education programmes (Bayraktar and Purutcuoglu, 2006).

Research on secondary school students in Ankara revealed a strong need for education in the consumer area to help young consumers cope with a competitive and complex market environment. The research indicated that students do not have sufficient knowledge about managing economic resources, consumption-related concepts, consumer rights and responsibilities, and environmental protection. Overall, it was determined that students who were economically better off were more knowledgeable than others. The results also revealed that female students have greater knowledge of consumer rights and consumer protection law than male students, while male students have a greater knowledge of consumer responsibilities than their female counterparts.

Challenges

The major challenge identified by Turkey for advancing consumer education is related to limited financial resources. Turkey also sees the need for closer and more effective co-operation among stakeholders involved in consumer education as a way to avoid duplication, exploit synergies and co-ordinate theoretical experiences with more practically oriented activities.

References

Ministry of Industry and Trade (2007), Response to OECD questionnaire and template.

Related publications and reports

Bayraktar and Purutcuoglu (2004), "Investigating the Need for Consumer Education among Turkish Secondary Students", www.blackwell-synergy.com/doi/pdf/10.1111/j.1470-6431.2004.00403.x.

Bayraktar and Purutcuoglu (2005), *A New Approach to Consumer Education in Secondary Schools in Turkey*.

United Kingdom

Goals and institutional framework

In the United Kingdom, the Office of Fair Trading (OFT) plays the major role in consumer education. The OFT published its *Consumer Education: A Strategy and Framework* in 2004. Under this strategy, the OFT has for the first time statutory power to use consumer education as a tool. The strategy sets out the aim of giving "consumers the skills and knowledge to function confidently, effectively, and responsibly when buying goods and services" (OFT, 2004). However, the only current statutory reference to consumer education appears in the Enterprise Act 2006, Section 6, which confers upon the OFT discretionary power to publish educational materials or carry out other educational activities. The framework for the strategy was set up by the OFT. In concrete terms, the strategy's objectives are to seek to identify: the skills and knowledge consumers need; instances where a lack of skills and knowledge leads to harm; and how skills can be developed and knowledge improved to meet identified gaps.

In addition, as there is increasing recognition of the need for consumer responsibility in the interests of sustainability, some consumer education that is currently delivered in the United Kingdom has a broad agenda driven by goals beyond the traditional market, such as social and ethical goals. The OFT recognises that empowering consumers helps achieve the broader goal of making markets work well for consumers generally, but its statutory responsibilities as well as its consumer education work have thus far concentrated on maximising transactional benefits for consumers.

The strategy aims to deliver targeted consumer education by increasing co-ordination and making the best use of available resources. It has been recognised that most consumer education initiatives have been the work of individual organisations but that duplication of efforts and poor co-ordination have been common. Moreover, there has been a tendency for the work to target the consumers who were easiest to reach, instead of those with the greatest need.

The OFT's Alliance (a coalition of organisations and individuals from the private, public and voluntary sector that are active or have an interest in consumer education) has recently conducted research in co-operation with the Central Office of Information (COI) to categorise current provision of national consumer education. The goal of the project is to identify gaps and

duplication and find methods for evaluating effective consumer education. More recently, the mapping work has been extended to provide a composite picture of consumer education, taking account of subject, audiences, delivery channels and delivery patterns (Box 2.9).

The output of this work is a proposal to develop pilot consumer education toolkits, to be made available through the Alliance. These will use consumer contexts to support the delivery of key skills. Parallel work will be carried out to develop a methodology to evaluate the outcomes and the impact of the pilot materials.

Box 2.9. Delivery channel and subject matter of consumer education

The OFT's Alliance has published *Identifying Potential Areas of Consumer Education Resource Development Work Focus* (Office of Fair Trading, 2006). It aims to show potential and existing delivery channels, audiences and subject matter for consumer education in the United Kingdom. More precisely, it has worked to build a diagram of both existing and potential delivery channels and audiences. The diagram displays ten major topics (financial including credit, general consumer issues and consumer rights, citizenship, food, health, media, safety, commercial, enterprise learning, and legal issues). The diagram will help the OFT's Alliance to identify areas in which consumer education is strong and those in which it is more limited and to consider the areas in which the audiences are well-served or underserved.

Based on these results, the OFT's Alliance targets specific audiences, areas which are poorly served, delivery channels that are untapped or undertapped and subject areas in which Alliance members have expertise. This mapping work is supply-side driven; the demand side of consumer education is rather underdeveloped.

Source: Office of Fair Trading (2006).

Role of non-governmental stakeholders

In general, private sector bodies play a key role in developing and delivering consumer education. For example, many mainstream financial services firms as well as a number of credit reference agencies engage in consumer education, as do a number of NGOs. The PFEG, for example, works in partnership with government and industry to develop financial education resources for a broad range of audiences. Many intermediary groups and advisory bodies also engage in consumer education.

The OFT has set up a co-operative scheme to implement consumer education strategy. The OFT has a dual role: as an Alliance member, it works with other stakeholders; at the same time, it supports the activities of the Alliance and two groups:

- The *Alliance* is a coalition of organisations and individuals committed to consumer education. It brings together representatives of the public, private and voluntary sectors. It works to ensure that efforts are directed to centrally set priorities, acts as a resource for those developing and delivering consumer education initiatives, and serves as a delivery channel. Business plays a key role in the Alliance, and competitive businesses, in particular, educate their consumers by providing high levels of customer support. Improved communications between consumers and business can lead to more discerning, knowledgeable consumers. Normally, the Alliance meets three times a year.

- The *Planning Group* is a small group of decision makers drawn from the wider Alliance membership and come from government, consumer bodies, business and education. It seeks to identify priority areas for addressing consumer needs. The goals are: to identify the skills and knowledge needed by consumers; to conduct a benchmarking exercise to evaluate consumer education activities; to develop analytical tools to identify where consumer education initiatives should be targeted; and to develop ways to evaluate the impact of consumer education.

- The *Working Group* is also a small group of Alliance members, selected for technical expertise, experience and the resources they can offer. Each year the Planning Group allocates a set of priorities for a working group and invites those with the necessary expertise to address them. The group is also asked to conduct research on dealing with specific emerging consumer issues.

The Financial Service Authority (FSA) has worked with the BBC as part of its financial capability work and the 2006 Alliance autumn event featured a discussion panel session on engaging the media. In general, however, the media have not been particularly active in consumer education. In the context of regulatory reform in financial services, the OFT has also been working with the FSA to improve financial literacy and aims to launch a new consumer site to be co-ordinated with the FSA site to make it easier for consumers to get the information they need to increase their financial literacy.

Major initiatives

Consumer education initiatives vary from mere provision of information to fully planned, proactive and integrated programmes. To determine their comprehensiveness, five elements are taken into account: Do they develop consumer knowledge (all consumer education initiatives have at least this element)? Do they develop consumer skills? Are they well-structured? Do they enhance consumers' pre-emptive/proactive behaviour? Do they use interactive or two-way delivery to consumers? The 51 initiatives in consumer education surveyed, fall into three categories:

- *Stand-alone initiatives* which provide resources together with concrete means of delivering materials (printed, online, etc.) to end users. Most are delivered directly by the provider – industry, consumer organisations, government – and only 20% use an intermediary. Nearly 50% of funding for the initiatives studied came from the private sector. Areas covered included finance and general consumer issues. Examples include "BBC Watchdog" (a TV programme to increase consumer awareness of a range of products and services) and the Energywatch Knowledge Base (questions and answers available online; it aims to identify what consumers are interested in and need to know based on their search results).

- *Provision of resources initiatives* which provide the resources but not delivery to the end consumer. About 40% of this funding came from the private sector. Often, educational intermediaries, such as schools, colleges and other educational establishments are used as the main delivery channel. For example, the LifeSmart Resource Pack, a resource for teaching essential consumer skills such as consumer rights and responsibilities, is developed by Hampshire County Council and taught at schools and local authorities. Financial Education and Mobile Communication, developed by PFEG (Personal Finance Education Group), was used at ten primary schools to develop and deliver financial literacy as well as to develop students' understanding of their responsibilities when using mobile phones

- *Overarching initiatives* are large-scale initiatives that play a strategic role by co-ordinating relevant stakeholders and sometimes choosing subject areas. Ten UK projects and five European projects were in this category.

In the United Kingdom, the fact of vulnerability is not in itself a basis for consumer education, although it may be one of several factors indicating a need to intervene. On the contrary, the government considers the evidence of consumer harm a more persuasive factor.

Formal education

Consumer education is not taught as a separate subject in UK schools. However, consumer rights and responsibilities are taught as a part of citizenship programmes from age 10-11. Topics covered include the role of consumers in the marketplace and the wider economy, focusing on the possible impact of consumers' behaviour on society locally, nationally and globally. This makes it possible to derive suggestions about how the school might contribute to local initiatives for sustainable development. The basic manual, "Consumer Education in the Classroom" by E-cons Network, Comenius 3, suggests a couple of topics that may be included in each school's curriculum. Following are examples of questions that are included in the Consumer Rights and Responsibilities unit of the school curriculum:

- The consequences of consumer behaviour: "What do I know about how products are made?"
- "Is our school an informed and responsible consumer?"
- The importance of a responsible consumer in the area of tourism: "How does consumer behaviour affect the environment and the economy in different places?"
- The importance of a responsible consumer in terms of fair trade: "How do consumers' choices and actions influence the manufacture and supply of goods and services? How are different places and countries interdependent through trade?"

Targeted education

Current government policy aims to place financial education on the school curriculum across the United Kingdom. There are several large-scale projects. Some target all adults, while others target young adults and schools. The United Kingdom has ten umbrella projects, including the FSA Financial Capability Initiative, CABx Research, PFEG Quality Mark, Money Advice Trust Gateway and Public Legal Education. The last of these can be split into three subject areas: public legal education, water conservation and financial capability. Details of these projects are provided in Box 2.10.

Box 2.10. Examples of large-scale umbrella projects in the United Kingdom

FSA Financial Capability Initiative: To lead and co-ordinate a broad effort to help people acquire financial knowledge and skills. Its priority areas are schools, young adults, workplaces, families, borrowing and advice and it plays a key role in co-ordination and in avoiding duplication in thie financial area.

PFEG Quality Mark: To establish a sign and standard for recommended consumer education resources. It has been awarded to over 50 resources to date; providers submit their materials to PFEG.

Public legal education: To promote a national campaign for public legal education. It was developed by the Legal Action Group working with the Citizenship Foundation and the Advice Service Alliance.

Source: Office of Fair Trading (2004).

A number of initiatives are based on co-operation between the government and non-governmental sectors. For example, DebtCred is the financial literacy project targeted at children in secondary schools; it receives 99% of its financial resources from the financial industry. Based on traditional teaching that fits into a school's routine and requires minimum input from teachers, it aims to equip young people with basic money management skills.

Some of the media are also active in developing content and serving as an intermediary. For example, "BBC Watchdog" is developed and delivered by the BBC. The Financial Service Authority (FSA) has also worked with the BBC as part of its financial capability work and the 2006 Alliance autumn event featured a discussion panel session on engaging the media. In general, however, the media have not been particularly active in consumer education. In addition, in the context of regulatory reform in financial services, the OFT has been working with the FSA to improve financial literacy and aims to launch a new consumer site to be co-ordinated with the FSA site to make it easier for consumers to get the information they need to increase their financial literacy.

The OFT Alliance has developed a toolkit for use in adult literacy and numeracy courses, covering important life events such as: buying a home, a car, etc. In addition, the OFT is developing a pilot module as a part of the toolkit to deliver basic skills for learners, primarily targeted at young and young adult learners. The toolkit work will include a professional development element to train trainers. Comparable approaches are being taken by the FSA as part of its Financial Capability Initiative.

Challenges

Based on the mapping research on current consumer education activities in the United Kingdom, the COI consultancy summarised challenges regarding the practices and methods of effective consumer education as follows:

- ***Customer-driven***: The research has not yet covered the entire range of demand for consumer education. For policy makers, there is a need for research into both latent and explicit demand for consumer education.
- ***Target selection***: The elderly are underserved by existing consumer education and would benefit from further initiatives.
- ***Evaluation***: While monitoring indicated some evidence of success, there was little evidence of measures of effectiveness in developing consumer skills.
- In addition, limited funding remains a main obstacle for the OFT.

References

Office of Fair Trading (2007), Response to OECD questionnaire and template.

Office of Fair Trading (2006), "Identifying potential areas of consumer education resource development work focus", November, www.oft.gov.uk/shared_oft/consumer_education/mappingdraftprocess.pdf.

Office of Fair Trading (2004), "Consumer Education: A Strategy and Framework", www.oft.gov.uk/shared_oft/consumer_education/oft753.pdf.

E-CONS Network, Comenius3, "Consumer Education in the Classroom Basic Manual", www.e-cons.net/tools/pdfmatpaisesdef/manual_uk.pdf

Related publications and reports

COI (2006), "Consumer Education: Establishing an Evidence Base", April, www.oft.gov.uk/shared_oft/consumer_education/conedresearch.pdf

COI (2007), "OFT Consumer Education: The FE Policy Toolkit Project. Stage 2: Findings from Interviews with Further Education Staff & Final Recommendations", June, www.oft.gov.uk/shared_oft/consumer_education/feprefresearch.pdf

FSA and OFT (2006), "Delivering Better Regulatory Outcomes A joint FSA and OFT Plan", April, www.oft.gov.uk/shared_oft/about_oft/oft838.pdf.

FSA (2005), "Measuring Financial Capability: An Explanatory Study", *Consumer Research* 37, June, www.oft.gov.uk/oft_at_work/partnership_working/consumer-alliance/.

BBC Watchdog, www.bbc.co.uk/consumer/tv_and_radio/watchdog/.

Energywatch Knowledge Base, www.energywatch.org.uk/your_questions/index.asp.

PFEG, www.pfeg.org/.

United States

Goals and institutional framework

In the United States, consumer education is provided by federal, state and local authorities. At the federal level, responsibilities are distributed among a number of agencies, according to their respective legislative mandates. The Federal Trade Commission (FTC) is one of the key agencies in this regard. Its principal objectives are twofold:

- To provide businesses with information about their compliance responsibilities.
- To empower consumers to recognise, avoid and report fraudulent or deceptive practices in the marketplace.

In some instances, the responsibilities for educating consumers are shared. An example is the President's Task Force on Identity Theft, which co-ordinates the efforts of 17 federal agencies, especially criminal enforcement agencies, to combat identity theft. The Task Force has focused on developing pedagogical tools to support efforts to improve protection of personal data and on enhancing the role of government in reducing incidents of identity theft.

Role of non-governmental stakeholders

In the United States, consumer organisations, other non-governmental and business organisations play a critical role in providing education to consumers. These groups generally have more resources and more direct contact with consumers than government agencies. Industry and trade associations, and their corporate members, often provide useful consumer information as a way of strengthening their brands. Consumer organisations play an important role in helping to disseminate information and educational materials.

The FTC typically works with stakeholders by providing them with information they can use to inform their constituents or customers. This is generally done informally. Other forms of co-operation include joint development of educational materials, particularly if a topic requires specific expertise (*e.g.* new technologies), co-operation in distributing publications to diverse publics, and collaboration in developing education campaigns.

On 1 April 2008, the FTC hosted a Roundtable Discussion on Phishing Education. Nearly 70 participants from industry, academia, consumer groups, and government discussed new strategies for educating consumers and businesses and new methods for disseminating phishing education messages. The FTC first presented its phishing awareness videos, which are now available on *OnGuardOnline.gov*. The response from participants was very positive, and the FTC plans to follow up on participants' use and distribution of these videos. Additionally, the National CyberSecurity Alliance announced the launch of anti-phishing measures. The FTC plans to continue its dialogue with the various participants to maximise the effectiveness of consumer education campaigns regarding phishing.

In addition to partnering with the FTC, several consumer organisations, associations and businesses are active in providing consumer education on their own, such as: the National Consumers League, Consumer Action, the US Chamber of Commerce, the Direct Marketing Association, the Better Business Bureau, the Children's Advertising Review Unit of the Better Business Bureau, the Electronic Retailers Association, the American Association of Retired Persons, the National Association of Consumer Agency Administrators, the National Association of Attorneys General, the National Cyber Security Alliance and the Anti-Phishing Working Group.

The media are used by the government for promoting awareness of consumer issues. The FTC, for example, has developed a strong network of connections with the national print, broadcast and online media, which often publish stories on the agency's education initiatives.

Main initiatives

In the case of the FTC, consumer education has five main aspects:

- Producing and disseminating consumer education materials.
- Issuing press releases describing newly enacted laws.
- Providing tips for consumers to avoid becoming victims of unlawful practices.
- Launching consumer education campaigns in support of law enforcement actions.
- Updating and adapting materials and approaches as fraudulent practices evolve and new threats arise.

The education initiatives are generally aimed at broad audiences and designed to be readily understood by persons with no prior background or exposure to the issues being addressed. The government has developed creative and effective ways of reaching all types of consumers to arm them with the information they need. The FTC's initiatives are also sometimes tailored to major sub-groups, based for example on gender, age, income or location. Special attention is also paid to certain consumer groups who are faced with unique circumstances that may make them more vulnerable to fraudulent schemes. The vulnerable consumers include:

- American consumers whose primary language is not English, as they are potential targets of immigration-related scams.
- Elderly persons, as they may be less familiar with new technologies and more vulnerable to deceptive advertisements purporting to cure medical problems.
- Children, as their youth may make them more vulnerable to certain deceptive tactics.

Government initiatives

The government launches comprehensive education campaigns, many of which focus on specific consumer issues. The government partners with consumer organisations, other civil society groups, business and the media in providing major consumer education campaigns.

OnGuardOnline[37] is a website which provides practical tips to help consumers guard against Internet fraud, secure their computers and protect their personal information. It is supported by the federal government, in partnership with the technology industry. Since its launch in September 2005, the website has attracted over 5 million visitors and now averages 300 000 unique visits a month. The website has been promoted through the media and an extensive network of partnerships with non-profit organisations, industry and government agencies.

Deter, Detect, Defend: Avoid ID Theft[38] is an education campaign on identity theft which the government introduced in May 2006. The website is a main tool of the campaign, and it serves as a one-stop national resource for learning about the crime of identity theft. It provides detailed information to help consumers deter, detect and defend against identity theft. On this site, consumers can learn how to avoid identity theft and learn what to do if their

37. *www.onguardonline.gov*

38. *www.ftc.gov/bcp/edu/microsites/idtheft/*

identity is stolen. Businesses can learn how to help their customers deal with identity theft, as well as how to prevent problems in the first place. Law enforcement agencies can get resources to learn how to help victims of identity theft. To date, the FTC has distributed over 3.5 million copies of the brochure on identity theft, and over 70 000 complete ID Theft consumer education kits. Dozens of national organisations and hundreds of local organisations are participating in the campaign by distributing the FTC's information and linking to the website. In the military, the Naval Media Center has been an especially active partner in helping distribute information to servicemen and women and their families.

National Consumer Protection Week[39] is an initiative to promote consumer protection and consumer education efforts. The FTC co-operates with other federal agencies, government associations (such as the National Association of Consumer Agency Administrators and the National Association of Attorneys General), consumer advocacy groups (such as the National Consumers League, Consumer Action and the American Association of Retired Persons), and business associations (such as the Better Business Bureau).

Read Up! and Reach Out! How to be an Informed Consumer[40] is a comprehensive consumer guide, in English and Spanish, with information on managing personal finances, major purchases and investments, consumer rights and identity theft.

Targeted education

Children and young adults

Getting Credit[41] is a campaign to help develop financial literacy among young consumers. It includes a booklet and a website to inform teens and young adults about what they need to know to get and maintain credit and avoid identity theft. The brochure has been distributed to many high schools, colleges and community colleges. The FTC also produces materials warning teens and their parents about scams related to scholarships and financial aid, and is working with college admissions and financial aid officers to promote more extensive distribution of these and related scholarship scam materials.

39. *www.consumer.gov/ncpw/index.html*

40. *www.ftc.gov/bcp/edu/microsites/reachout/readup.htm*

41. *www.ftc.gov/gettingcredit*

We Don't Serve Teens Week[42] is a national education campaign to discourage underage drinking. The campaign's website provides parents and others with tools and information to reduce teen drinking and related harm. It contains educational materials about the dangers of teen drinking. The website allows users to download consumer education materials to facilitate further distribution to more audiences.

The OnGuardOnline website (mentioned above) also has a module on social networking with information for both parents and teens and pre-teens and practical tips on how to socialise safely online. The module has a game, Buddy Builder, which quizzes players on how to use social networking sites wisely.

Notably, as part of a settlement in an FTC law enforcement action, the owners of *Xanga.com*, a social networking site that collected and disclosed personal information from children under the age of 13 in violation of US federal law, agreed to pay USD 1 million in civil penalties and to place a link on their social networking sites to the FTC's online educational materials on social networking[43].

Elderly people

In the United States, the US FTC has reports, education campaigns and enforcement actions to address health and other fraud aimed at the elderly population. The US FTC partners with the American Association of Retired Persons to help disseminate these educational messages to elderly consumers.

Non-English speaking communities

Spanish-language fraud awareness[44] is a campaign aimed to reach Spanish-speaking consumers in the United States. It is a Spanish version of the OnGuardOnline campaign.

Co-operation with the media

As previously mentioned, the FTC frequently works with the national print, broadcast, and online media to promote consumer education initiatives. For example, the FTC has written a series of articles on consumer issues that are distributed through the North American Precis Syndicate (NAPS) system to appear in local newspapers throughout the country.

42. *www.dontserveteens.gov*

43. *www.ftc.gov/opa/2006/09/xanga.shtm*

44. *www.alertaenlinea.gov*

Recently, in co-operation with the Newspapers in Education Institute (NIE), the FTC produced two 16-page newspaper supplements: one on credit issues and another on online security. The second of these was distributed to 165 schools in the Washington, DC, metropolitan area, and reached 1 300 teachers and 50 000 students. The supplement was printed in *The Washington Times*, with an audience of 250 000 readers. NIE provided the supplement to 250 NIE programmes nationwide.

Non-governmental initiatives

There have recently been a number of private-sector consumer education efforts in the areas of Internet safety and identity theft by financial institutions, the health-care industry, colleges and universities. For example, activities on preventing identity theft have been carried out by the National Council of Higher Education Loan Programmes and Identity Theft Assistance Centre[45] which represents some of the largest US banks, brokerage firms and finance companies. Another example is a guide published by National Association of Securities Dealers, *Phishing and Other Online Identity Theft Scams*[46].

Staysafe.org (*www.staysafe.org*) is an educational site designed to help consumers understand both the positive aspects of the Internet and how to manage a variety of online safety and security issues. Its focus is teenagers, parents, educators and people over 50 years of age. The initiative is sponsored by Microsoft and Best Buy, and other private and public partners.

Stay Safe Online[47] is a website with cybersecurity tips that is maintained by the National Cyber Security Alliance (NCSA), a public-private partnership which includes the Department of Homeland Security, the FTC and many private-sector corporations and organisations. The NCSA provides tools and resources to help consumers stay safe online.

Some consumer groups have created specific programmes to enhance existing school curricula. For example, the National Consumers League[48], in conjunction with other non-profit and state government and education groups, operates a programme called LifeSmarts[49], which is available throughout the United States. It develops teenagers' consumer and marketplace knowledge in an amusing way and rewards them for this knowledge.

45. *www.identitytheftassistance.org*

46. *www.idtheft.gov*

47. *www.staysafeonline.org*

48. *www.nclnet.org*

49. *www.lifesmarts.org*

The programme complements existing high school curricula. This free programme is open to all teens in the United States in grades 9 through 12. The participation of special needs students, exchange students, alternative schools, work study groups and community organisations is encouraged and welcomed.

Consumer Action, a national non-profit consumer organisation based in California, provides free multilingual publications, in-language training and support to local educators through a unique and diverse national network of more than 10 000 community-based organisations. Its outreach staff uses five-component educational and training modules that consist of a multi-lingual consumer brochure, a leader's guide, course curriculum, a PowerPoint presentation and in-person train-the-trainer instruction to break complex consumer subjects down into easy-to-understand information and prepare network participants to teach the material in their own communities. Modules have been developed on a variety of consumer issues and general personal finance topics. In addition to providing free training, materials and support, Consumer Action awards stipends of USD 1 000 to USD 5 000 to participating community groups to support their local education and outreach efforts.[50]

Although organisations' and businesses' guidelines for engaging in consumer education may vary, many industries engage in self-regulatory efforts to ensure that industry standards that respect the rights of consumers are upheld. These voluntary codes might be considered consumer education tools since they enhance consumers' rights to education and information. For example, the advertising and marketing industry associations review companies' practices and refer complaints to the FTC if the companies they review do not abide by industry standards and federal law. Examples of self-regulatory initiatives include: the Children's Advertising Review Unit (Self-Regulatory Guidelines for Children's Advertising); the Electronic Retailers Association (Electronic Retailing Self-Regulation Programme); the Direct Marketing Association (Guidelines for Ethical Business Practice).

In addition to prescribing standards of conduct for various industries, self-regulatory organisations also promote consumer education on relevant issues. For example, the Better Business Bureau publishes consumer education materials relating to ID theft, online shopping, privacy, and other issues on the BBBOnline Education Forum on its website. The Better Business Bureau promotes the FTC's ID theft and OnGuardOnline consumer education initiatives.

50. Further details at:
www.consumer-action.org/about/articles/model_community_based_education_project/

Consumer education clearinghouses or one-stop shops for consumer information

The government is using the Internet extensively to provide consumer education and information. There are a number of consumer clearinghouses or one-stop shops for a range of materials and resources aimed at consumer education. Key sites include:

- *www.pueblo.gsa.gov:* a website provided by the Federal Citizen Information Center (FCIC), a trusted one-stop source for answers to questions about consumer problems and government services. FCIC monitors emerging consumer issues and topics and regularly reviews new information from federal agencies and consumer organisations. Consumers can get the information they need in three ways: by calling a free hotline, through printed publications or through information posted on FCIC's family of websites[51].

- *www.usa.gov*: the official website for all government information, services and transactions. This site pulls together more than 180 million federal, state and local government web pages. Here, citizens can get easy-to-understand information and services from the government 24 hours a day, seven days a week.

- *www.consumeraction.gov*: the website provides the *Consumer Action Handbook*, published continuously since 1979, a 168-page guide designed to help citizens find the best and most direct source of assistance with consumer problems and questions. The handbook offers tips on topics such as buying and leasing cars, protecting against fraud and shopping from home. It also includes a sample complaint letter which consumers can use as a guide for their own letter, fax or e-mail. The handbook contains a directory of useful consumer contacts, including corporate consumer contacts and state, county and city government consumer protection offices.

- *www.ftc.gov/consumer*: the site offers practical consumer information and provides publications on a range of consumer topics.

- *www.mymoney.gov*: clearinghouse for financial literacy information, dedicated to teaching consumers the basics about financial education. Throughout the site, consumers find important information from 20 federal agencies.

- *www.onguardonline.gov*: provides practical tips on a range of safe computing issues for consumers and other users.

51. Including *www.usa.gov*; *www.consumeraction.gov*; *www.kids.gov*

Evaluation

While there is no formal evaluation of information and education initiatives as such, programmed developments are monitored. The FTC, for example: tracks the distribution of printed publications; follows visits to its websites, which enables the agency to monitor the types of information that are of most interest to businesses and consumers; tracks media usage of its consumer education information; and pays close attention to what consumers report to counsellors on its toll-free help line and to their experiences reported online. In addition, the FTC has conducted two national telephone surveys about consumer experiences with fraud and has undertaken other quantitative and qualitative opinion research in various areas.

However, the FTC notes that it is hard to use the data it collects to evaluate the effectiveness of policies, especially given the dynamic nature of markets. This dynamism makes it difficult to attribute changes in the marketplace over time to a single factor. It is often unclear, for example, whether an increased number of consumer complaints reflects the fact that a practice is becoming more widespread or that consumers are more aware of where to report unlawful practices.

However, there are instances in which the effectiveness of a particular campaign is readily apparent. For example, by the end of 2006, more than 132 million telephone numbers were registered under the National Do Not Call Registry programme, a clear indication that the initiative was a success. Available data show that compliance with the National Do Not Call Registry provisions of the Amended Telemarketing Sales Rule is high and that, as a result, consumers receive fewer unwanted telemarketing calls. To promote the programme, the FTC mounted an extensive consumer education campaign to inform consumers about the Registry and to provide information on how to register their telephone numbers. The campaign used the Internet, print materials, posters, magnets and other products, as well as radio and TV interviews. Within four days of the initial launch, more than 10 million telephone numbers were registered.

Challenges

The FTC indicates that its experience suggests that for successful consumer education initiatives it is important to:

- Provide information in a clear and concise manner.
- Provide steps or tips that consumers can follow.
- Present information in a form that is appealing.

- Tailor information so that it is appropriate for the intended audience.
- Disseminate the information as widely as possible.

Limited funding for distributing material is cited as the main obstacle to promoting consumer education. To help overcome this, the FTC has developed an extensive network of partnerships, which greatly facilitate dissemination of materials. For example, it has partnered with other federal and state government agencies, consumer associations, trade organisations, businesses and other organisations to develop and disseminate consumer education campaigns. Moreover, materials are made available on its website and are structured in a way that makes them easily adapted by a broad range of interested organisations to maximise the reach of consumer education campaigns.

References

FTC (2007), Response to OECD questionnaire and template.

Related publications and reports

Bannister, R. and C. Monsma (1982), *Classification of Concepts in Consumer Education*.

Bonner, P.A. (1992), **"**Consumer Competency: A National Status Report", *ERIC Digest* No. 1, www.ericdigests.org/1993/consumer.htm.

Garman, E. Thomas (1979), "The Cognitive Consumer Education Knowledge of Prospective Teachers: A National Assessment", *Journal of Consumer Affairs,* Summer.

Indiana Department of Financial Institutions (1982), *Consumer Education: A Blueprint for Action*, www.in.gov/dfi/education/statesed.htm.

OECD (2002), *Consumer Policy: US Annual Report for 2002*, www.oecd.org/dataoecd/8/15/25023787.pdf.

United Nations Environment Programme (UNEP)

The role of the UNEP is to provide leadership and encourage partnerships in caring for the environment by inspiring, informing and enabling nations and people to improve their quality of life without compromising that of future generations.

The Johannesburg Plan of Implementation, states that "Fundamental changes in the way societies produce and consume are indispensable for achieving global sustainable development." UNEP, together with UN DESA, are the leading UN agencies promoting and supporting the development of regional and national strategies and co-ordinating international co-operation under the Ten-year Framework of Programmes on Sustainable Consumption and Production (SCP). This process, launched in Marrakech, Morocco, in 2003, consists of both political and concrete actions and initiatives in various domains such as education for sustainable consumption.

UNEP's flagship project in this field is the train-the-trainer UNEP UNESCO YouthXchange Training Kit for Sustainable Lifestyles, an eight-year project in partnership with UNESCO that has been disseminated in more than 20 countries. It is based on the idea that sustainable development begins with day-to-day actions and individuals' habits as consumers and citizens. UNEP has a large palette of educational projects in specific areas related to sustainable consumption and production. While most of UNEP's work is oriented to training trainers, there have been some public campaigns, such as those on transport or jeans, and the publication of educational stamps with the French postal services.

The goal of UNEP's Education for Sustainable Consumption initiative is to provide teachers and trainers with good tools for communicating information about sustainable consumption to young people. UNEP's three main activities in the field of education for sustainable consumption are summarised below.

Activity 1

In 2002 UNEP and UNESCO did a worldwide survey on what young people (aged 15 to 25) understand by sustainable consumption and discussed with trainers and teachers the need to communicate on this issue.

Activity 2

- UNEP and UNESCO published a training guide, the *UNEP UNESCO YouthXchange Training Guide on Sustainable Lifestyles*, and a parallel website which have been disseminated through capacity-building workshops, conferences, youth networks, etc.
- The training guide has been very successful. Several partners offered to translate and adapt it to their local contexts. In July 2008, 19 translations and adaptations were available and over 400 000 copies of the guide had been distributed in various languages.
- The materials are disseminated through training sessions and workshops provided by UNEP, UNESCO or local partners to teachers and trainers. Partners include public authorities (local or national), consumer organisations, youth organisations and businesses.
- Given the high demand UNEP and UNESCO updated the YouthXchange guide with additional themes and updated facts in July 2008.

Activity 3

- The experience of YouthXchange has allowed UNEP to extend its work on education for sustainable consumption and to finalise, in co-operation with Hamar College in Norway, a series of guidelines called *"Here and Now: Education for Sustainable Consumption: Recommendations and Guidelines* in preparation for the Italian Marrakech Task Force on Education for Sustainable Consumption.

Education and capacity building for sustainable consumption and production

UNEP's initiatives in the area of education for sustainable consumption and production (ESCP) respond to the need for new cultural and educational models for a new generation of citizens who integrate sustainability in their personal and professional decisions. The shared goal of these various initiatives is to provide innovative tools to communicate and learn about ESCP; their common approach is to discuss sustainable lifestyle choices in a very positive and encouraging manner.

The target audience in the field of ESCP includes national and local authorities, business organisations, teachers, vocational schools and trainers who need to communicate various aspects of ESCP and want to engage in

innovative learning methods to better respond to the challenges of sustainable development.

Role of stakeholders and co-operative schemes

UNEP works through partnerships with various stakeholders.

UNESCO

UNEP has a strong partnership with the UN Decade of Education for Sustainable Development (UNDESD) managed by UNESCO. It aims to meet the need, expressed by various education practitioners, for anchoring education for sustainable development strongly in the day-to-day realities of young citizens and consumers in order to help them choose more sustainable lifestyles.

Consumers Citizenship Network (CCN)

UNEP endorses and participates with its partner agency UNESCO in the activities of CCN, which seeks to provide a concrete platform for training teachers to include ESCP and citizenship in the core competencies of teachers in Europe and beyond.

Italy

UNEP collaborates very closely with the Marrakech Task Force (MTF) for Education for Sustainable Consumption (ESC) which is led by Italy. This partnership operates within the Marrakech Process and aims at fostering the concept of ESC in the political and academic arena. UNEP and the Italian MTF, in collaboration with the Consumers Citizenship Network, have designed political guidelines for including ESC in the education system: *Here and Now: Education for Sustainable Consumption: Recommendations and Guidelines.* These guidelines are directed to national authorities and are supplemented by relevant documents and a series of indications of where and how ESC can be included in curricula or existing political strategies (National Sustainable Development Strategies, Education for the Environment, etc.).

Sweden

UNEP co-operates with the Marrakech Task Force on Sustainable Lifestyles led by Sweden. This Task Force is developing material and supporting capacity building on education and communication for sustainable lifestyles, collecting best practices and inspiring examples on sustainable

lifestyles, and supporting the implementation of demonstration projects to promote sustainable lifestyles.

Politecnico di Milano (Polytechnical Institute in Milan)

UNEP has been working with Politecnico di Milano for many years on various issues including sustainable lifestyles, projects on creative communities and on sustainability and design, as well as the Sustainable Everyday Project[52].

The International Association of Universities

The Association has contributed to the development of educational tools in the field of marketing and communication with UNEP.

Consumers International (CI)

CI is among the first partners of the YouthXchange project and of the project on the guidelines on education for sustainable consumption.

Major initiatives

UNEP materials for ESC cover different aspects of the learning process, ranging from informal education to formal and professional education. Teaching packs and other material include:

- UNEP/UNESCO YouthXchange toolkit on education for sustainable consumption: a communication and learning tool to assist teachers, trainers and youth organisations in presenting sustainable lifestyles to 15-to-25-year-olds. The teaching pack consists of a guide translated into 19 languages, a website (French and English) and educational material (slides, pedagogical guidelines) which are delivered upon request.
- ESC guidelines for governments and teachers developed in partnership with the Italian Marrakech Task Force on ESC and the Consumers Citizenship Network.
- Sustainability Communications – A Toolkit for Marketing and Advertising Courses (CD-ROM): This CD-ROM provides resources for educators training tomorrow's marketing and communication professionals, as well as for marketing and advertising trainers in the corporate field. It is not a "turnkey" teaching syllabus but a flexible,

52. *http://sustainable-everyday.net*

interactive tool which provides a synthesis of theoretical and methodological knowledge and is illustrated by specific case studies.

- "Sowing the Seeds of Change: an Environmental and Sustainable Tourism Teaching Pack for the Hospitality Industry" (SSC) introduces environmental and sustainable tourism issues into the hospitality curriculum. SSC is intended to support hospitality education centres to develop and expand their environmental and sustainable tourism curriculum. It is also intended to help hospitality professionals understand the challenges posed by the hospitality industry and to provide them with the knowledge and practical tools to develop in-house training programmes to support environmental initiatives in their hotels.

- "D4S Design for Sustainability Guide: A Practical Approach for Developing Economies". The guide introduces the D4S concept and how to apply it in a company setting in developing economies. It can be used to pursue internal D4S efforts (via the supply chain or single operation context) and by intermediaries who work with companies.

- A "White Paper On Strategies for Education, Awareness and Capacity Building for the Design, Construction and Maintenance of Eco-Cities and Villages in the Asia Pacific: Commissioned by the United Nations Environment Programme (UNEP) to Contribute to Capacity Building and Policy Making during the Decade of Education for Sustainable Development".

Challenges

Education for sustainable consumption (ESC) faces two challenges:

- From a global standpoint, ESC faces a general lack of cohesiveness and innovation.

- In developing countries, This is not yet considered a priority and, in the preliminary planning stages, ESC is often carried out by local non-profit organisations which lack the tools and means for action.

More efforts are needed to accompany the various tools produced with training sessions, to intensify work with decision makers and educational authorities and to make better use of the Internet to strengthen the projects' outreach. These challenges will be addressed by UNEP through the following actions:

- Further identify and provide capacity-building services and awareness-raising activities to youth networks, formal and informal school settings, general consumers and the business community to promote sustainable lifestyles nationally, regionally and internationally in co-operation with the MTF on education for sustainable consumption and sustainable life styles.
- Promote the integration of ESC and YouthXchange into national education programmes.
- Enhance and facilitate information exchange, communication and resource sharing through the Internet, e-learning, videos and other new technologies.

Related publications and reports

United Nations Environment Programme, Division of Technology, Industry, and Economics, Sustainable Consumption and Production Branch, www.unep.fr/scp/about/.

Education and capacity building, www.unep.fr/scp/education/.

Tourism, motivating consumers, www.unep.fr/scp/tourism/activities/consumers/.

Marrakech Process: *Towards a Global Framework of Action on Sustainable Consumption and Production (SCP),* www.unep.fr/scp/marrakech/.

Marrakech Taskforce Education for Sustainable Consumption (led by Italy), www.unep.fr/scp/marrakech/taskforces/education.htm.

YouthXchange, www.youthxchange.net.

Sustainability Communications: A Toolkit for Marketing and Advertising Courses, www.unep.fr/shared/publications/pdf/DTIx0886xPA-EducationKitEN.pdf.

D4S (Design for Sustainability Guide), www.d4s-de.org/.

UNEP Sustainable Building & Construction Initiative, www.unepsbci.org.

Annex 2.A1
Consumer Education Strategy Analysis Template

Introduction

At its 72nd Session, in October 2006, the OECD Committee on Consumer Policy (CCP) agreed to begin a new project on Consumer Education, to be conducted in the context of Consumer Empowerment in accordance with the CCP's 2007-08 programme of work and budget (PWB). In order to obtain information on the existing approaches to consumer education in each member country, as well as identify the issues and challenges associated with different education approaches, the Questionnaire on Consumer Education: Consumer Rights was developed and circulated to the CCP. The questionnaire, which represents the first stage of the project, was designed to examine member countries' overall approaches to consumer education, including lifelong strategies. Based on the responses to the questionnaire, the different types of approaches being used will be identified. In-depth analyses will then be carried out on selected countries (subject to their agreement). The template was finalised and approved by members of CCP at the 73rd Session of the Committee on Consumer Policy on 16-17 April 2007.

Purpose of the template

The attached template has been developed to assist in carrying out the in-depth analyses. The first part concerns the general environment for consumer education and the institutional framework. The second part concerns the specific consumer education strategies being pursued, including the major initiatives undertaken, the roles of stakeholders and co-operative schemes, and the measurement of effectiveness. **The members taking part in the in-depth analysis** are invited to use the template to provide the information through answering the questionnaire, or, if necessary, the questions below.

In-depth analysis template

Country: _____

*Note: If relevant, please indicate the characteristics of the consumers, to which strategies and major initiatives are targeted, as following. If age sensitive, age brackets could include: a) infancy, b) pupils in primary, c) students in secondary schools, d) students in higher education (*e.g. *universities), e) young people or adults, and f) the elderly (or retired adults). If it is related to certain characteristics other than age, please indicate g) and the content of such characteristics (*e.g. *purchase behaviour, income, gender, and/or location).*

Part I. General environment and institutional framework of consumer education

All countries taking part in the in-depth analysis are requested to this part (*i.e.* regardless to whether or there are specific consumer education strategies in place or not).

1. *Goals*: What do you see as key elements to succeed in achieving the goal and objective of consumer education or consumer capacity building? How do you assess the effectiveness of the consumer education?

2. *Vulnerable consumers*: Which consumer groups are most vulnerable in your country? What kind of consumer troubles do they face? Are these facts presumed to be the objectives/goals of the consumer education strategies in your country?

3. *Social/ethical goals*: What kinds of general social/ethical goals should consumers be recognising and supporting (*e.g.* sustainable life, supporting other consumers)? Besides consumer education, what measures do you take to make consumers recognise these goals?

4. *Roles of stakeholders*: How do you view roles of stakeholders, especially consumer organisations and businesses, in implementing effective consumer education (including the roles in the development and design of the initiatives and the level/nature of consultation at each stage of the programme)? If the roles are different at a specific life stage, please provide your opinion for each life stage.

5. *Active groups in private sectors*: In order to provide consumer education, are there any active groups/bodies in the private sectors in your country (*e.g.* consumer organisations, non-governmental organisations (NGOs)/non-profit organisations (NPOs), industry associations, and private companies)? If so, who are they and what kind of consumer education do they provide?

6. *Guidelines provided by businesses*: Are there any guidelines for consumer education that are provided by businesses? If so, please describe the guidelines. Are the guidelines taken into account by businesses and/or people in charge of consumer education (*e.g.* trainers and teachers) when they involve or provide consumer education?

7. *Relevant surveys*: Are you satisfied with the consumer skill levels and level of consumer knowledge in your country? What have been the results of relevant surveys on consumer education (*e.g.* awareness level of consumer rights, knowledge on complaint process, means of making contracts, improved/increased consumer skills etc.), if any?

8. *Clearing houses*: Are there any clearing houses or one-stop shops for a range of materials and resources aimed at consumer education in your country? If so, what kind of organisations is responsible for these? Does the government support their financial and other resources?

Part II. Specific consumer education strategy

This part concerns countries which have specific consumer education strategies in place, which would be described in the answers to the questionnaire.

1. The strategy and major initiatives

Please indicate *i*) the elements that contribute to the development of consumer education strategies, *ii*) the problems in implementing the strategies, and *iii*) the main features of initiatives.

1. *Scientific insights*: To what extent, and in what ways, do the strategies/approaches draw on scientific insights, *e.g.* psychology, human development, brain science (or neuroscience)? Please describe in detail.

2. *Main obstacles*: What do you consider to be the main obstacles to implementing your approach? Do you have any strategies in place to overcome these obstacles to achieving the objectives of the consumer education programme? If so, please describe the detail.

3. *Updating skills*: If the strategies or other guidance does not include the concept of "lifelong" learning, what methods are in place to re-invent and renew consumers' knowledge and skills to protect their rights? For example, how are consumers' skills up about changes in the legal framework, new consumer issues, etc? Do you have any outcomes or results to show the success of these update?

4. *Policy co-ordination*: How do you assure the co-ordination of different aspects of consumer education schemes? Do you have any strategies to avoid the possibility that consumer education becomes fragmented or short-sighted? Do you have or consider any measures in order to interconnect the major initiatives in your institutional framework or strategies? If so, please describe in detail.

5. *Rural education*: Do you have any initiatives under the strategy to reach consumers in rural areas? If so, please describe.

6. *Information campaigns*: Are you using various types of consumer information (*e.g.* warnings, information campaigns, etc.) as education tools? For example, are you including case studies, which are received as consumer complaints, in the educational materials used in primary schools? If so, please describe.

7. *Adult education*: Do you have any initiatives under the strategy to provide education for adults who have never received any consumer education at school? If so, please describe.

8. *Training*: Do you have any programmes under the strategy to train the people in charge of delivering the initiative (*e.g.* teachers, instructors etc.)? In particular, do you come up with various ideas to attract a lot of interests from them? If so, please describe.

9. *Teaching tools*: What are main teaching tools (*e.g.* teachers' guides, games etc.) in the major initiatives under the strategy? Please also indicate how and with whom they are developed. What are the obstacles to developing or providing tools?

10. *Consumer education at school*: What initiatives are being taken to use schools to promote consumer education?

    - Is the content of initiatives described in the school curriculum or other similar guidance? If so, have its objectives been achieved? If the answer is no, what do you consider the reason for the unsuccessful result?

    - How many units/credits are required in school curriculum? If available, what percentages of total units/credit does consumer education comprise/represent?

    - What methods are in place for overcoming the limitations of maximum total units per year? (*e.g.* combination with other subjects, interdisciplinary approach)

- In teacher training education for primary or secondary schools at educational professional schools, are any compulsory lectures related to consumer issues?
- Do you have any scheme to send consumer policy experts (*e.g.* lawyers, academics, members of consumer organisations etc.) to schools?

2. Roles of stakeholders and co-operative schemes

Please describe *(1)* the roles that governmental and non-governmental stakeholders are playing and *(2)* the co-operation being pursued with stakeholders.

1. *Co-operative schemes*: What types of co-operative schemes with stakeholders are being pursued (*e.g.* round tables, conferences, and special committees)? How do they operate (*e.g.* the presence or absence of a co-ordinator or a co-ordinating body, frequency of meetings, and concrete methods for co-operation)?
2. *Co-operation with other ministries*: When you built co-operative relationship with other ministries, did you have any obstacles to do so? If so, how were you able to overcome them?
3. *Media*: Do you have any co-operative initiatives with media to deliver the consumer education? If so, what kind of co-operation do you have? What results has this generated?
4. *Expansion of co-operation*: Are there other possible organisations both from the public and private sector that you could or do work with to enhance the effectiveness of consumer education?
5. *Financial resources*: In terms of financial resources for the consumer education, do you have any co-operation with other stakeholders to finance consumer education strategies and/or initiatives (*e.g.* business, industrial organisations, etc.)? If so, please describe.
6. *Obstacles*: What kind of obstacles have to be overcome to enhance co-operation?

3. Measurement of effectiveness

Please indicate how the effectiveness of consumer education programmes is being evaluated, and under which specific strategy it is.

1. *General view*: Do you consider that your major initiatives targeting towards specific life stages are an effective means of achieving your education goal/objective? If not, what do you consider to be more appropriate consumer education strategies?
2. *Methods of monitoring*: What methods are in place for monitoring the impact of consumer education and/or improving the implementation? (*e.g.* Plan-Do-Check-Act cycle, achievement tests)
3. *Benchmarking*: Have you undertaken any benchmarking work to establish skills levels of consumer education prior to implementing the strategy or any of the major initiatives? If so, what kind of works have you undertaken?
4. *Measurement*: After implementation, what quality and/or quantity measurements are in place for measuring the effectiveness of the strategies or the major initiatives? What are the results, if available?
5. *Studies*: Even though you may not have implemented any system for measuring the effectiveness of consumer education, have you done any research or studies in order to assess the effectiveness of consumer education programmes? If so, please describe.

Chapter 3

SUMMARY AND CONCLUSIONS

This chapter provides an overview of findings and identifies key elements and features of effective consumer education systems.

The analysis and conclusions are largely based on the information provided by countries in response to two OECD questionnaires. Some 23 OECD countries and four non-member economies responded to the first questionnaire [DSTI/CP(2007)2], which sought to obtain basic information on consumer education policies (Table 3.1). The second questionnaire aimed at obtaining information that could be used to carry out in-depth surveys and was completed by 11 OECD countries and one non-member economy.

Table 3.1. Countries responding to the OECD questionnaires on consumer education

Country	Initial questionnaire	In-depth survey
Australia, Austria, Belgium, Czech Republic, Denmark, Finland, France, Hungary, New Zealand, Poland, Sweden, Switzerland (12 OECD countries) Brazil, Chile, Malaysia (3 non-member economies)	✓	
Ireland, Japan, Korea, Mexico, Norway, Portugal, Slovak Republic, Spain, Turkey, United Kingdom, United States (11 OECD countries) Thailand (1 non-member economy)	✓	✓

The information provided focuses on consumer education supported by governments, sometimes in partnership with other stakeholders. Education that is provided independently by firms, industries or associations is also addressed, but not comprehensively.

General approach to consumer education

In many countries consumer education is not a specific policy area. When mentioned in legislation, references tend to be general and presented as an element of overall consumer protection policy. Goals, where stated,

tend to focus on developing increased consumer awareness of issues in specific areas and increased awareness of consumer rights. However, Japan and Korea describe consumer education in legislative terms, focusing on education at all stages of life, while Finland, France, Hungary and Sweden have developed official definitions that are linked to compulsory education programmes in schools.

Some of the more interesting aspects of policies in countries with well-developed approaches are:

- The inclusion of substantive objectives in legislation.
- Consideration of consumer education as a legal obligation of the state.
- Linking of consumer education to goals in related policy areas, such as sustainable development, corporate social responsibility and/or democratic values.
- Relation of consumer education to goals of compulsory education at school.
- Indication that consumer education should be available at all stages of life.
- Acknowledgement of consumer education's central role in activating consumers and enhancing their confidence in the marketplace.
- Mandating special consideration for vulnerable consumers.

In most countries the central government plays the leading role in overseeing consumer education policies, with regional and local authorities responsible for carrying out the policies and programmes in their respective areas. However, consumer education is generally decentralised in Australia, Belgium, Spain and Sweden, and co-operation with local consumer and citizen groups seems to be closer.

Governmental responsibility is generally divided among different ministries or agencies. These may include agencies in charge of consumer policy and ministries of education, as well as ministries of environment, finance or economy. The country surveys reveal a number of challenges associated with co-ordinating consumer education:

- Co-operating with the ministry responsible for school curriculum.
- Limited mandate of government to promote consumer education.
- Limited human resources.

The country reports suggest that much could be done to strengthen co-ordination in such cases.

Formulating goals for consumer education

In order to develop effective strategies and programmes for consumer education, policy makers need to know the specific needs of consumers. Few countries have attempted to assess the level of consumer knowledge, although Australia, Denmark and Korea have done so comprehensively and the United Kingdom has done so for financial literacy (Box 3.1). Techniques used in assessments include:

- Developing benchmarks for the measurement of consumer knowledge levels.
- Carrying out studies to determine consumers' specific education needs.
- Using research findings to determine how consumer education can be best provided in practice.
- Using indicators, such as complaints, to gain insight into consumer awareness.
- Drawing on discussions with relevant stakeholders, such as consumer organisations and civil society.

Box 3.1. Examples of practices used to learn consumers' needs and develop policy tools

Denmark: The Danish Consumer Agency annually issues a Consumer Report in which consumer perceptions of 57 markets are measured in the Consumer Condition Index (CCI) It is comprised of central parameters (*i.e.* consumer confidence, transparency and complaints). One of the Consumer Report's main goals is to identify market conditions indicating the need for improvements in consumer education efforts.

Korea: The government is now developing the Consumer Competence Index to measure consumers' basic capacities in terms of knowledge, function and attitude. Policy makers intend to use it to measure and identify weaknesses in consumers' capacities and to set priorities for consumer policy.

United Kingdom: Under the FSA Financial Capability Initiative, the Financial Services Authority commissioned a baseline survey to learn the current state of consumers' financial capability in 2004 in order to identify the components of financial capability and how to capture them quantitatively through surveys.

Australia: The private sector (ANZ Banking Group) conducted research on financial literacy and published a report on the current status of financial literacy levels among adults in 2003. The report particularly focused on identifying population segments with lower financial literacy levels and on the financial skills or services that cause the most problems for consumers.

Key approaches to consumer education

By far the most common institutional approach to consumer education is *targeted education*, which is education that has been designed to focus on a specific issue and/or a specific group. Some countries, however, have also introduced consumer education into schools as an element of *formal education.* A small number of countries have taken such education one step further, making it an element of *lifelong learning* programmes.

Box 3.2. Examples of lifelong consumer education

Strategic

Korea: Korea's consumer education covers all life stages, from infancy to the elderly. Programmes and materials prepared for young children focus on money, credit, financial management and e-commerce. The focus for university-age youth is on practical training such as telephone counselling and mock consumer dispute resolution, while adult-related education, often provided online, addresses consumer-related laws. For the elderly, it focuses on information regarding different patterns of consumer harm caused by specific techniques such as fraudulent telemarketing.

Japan: The government considers lifelong consumer education to be central to developing essential consumer skills. Particular attention is paid to young consumers and the elderly in light of the difficulties that they often experience. The roles of stakeholders for each life stage are established, as follows: during childhood, schools as well as local communities, government and consumer organisations should co-operate to assist learning. At the adult stage, given the diversity of consumers, the importance of co-ordination between consumers and providers of consumer education has been stressed.

De facto

Spain: Consumer education has four basic levels from infant to adult. Although much emphasis is put on compulsory education, there are programmes targeted for adult consumers in the field of mobile telephones and the Internet.

Lifelong learning

Many countries regard consumer education as an ongoing and continuous process that begins at an early age and carries through to old age. Such an approach recognises that the educational needs of consumers are diverse and differ at various life stages. However, lifelong learning is rarely mentioned, as such, in countries' strategies or programmes. Only a few countries such as Hungary, Japan, Korea and the United Kingdom have frameworks which make lifelong learning a core principle of consumer education in their legislation or strategic framework. Spain, however, has pursued a "lifelong" approach on a *de facto* basis (Box 3.2). Some key aspects which emerge

from a review of countries with lifelong learning approaches are their focus on:

- Developing understanding of basic education needs for different age groups.
- Exploring how education can be structured to build knowledge in a cumulative fashion, over time.
- Making provision for adult consumers who have not benefited from previous educational opportunities.

Formal education

In a number of countries, governments have played a significant role in promoting formal consumer education in educational institutions (Box 3.3). In most of these countries, consumer education is included as a non-compulsory topic in primary and secondary schools; it is often not addressed in higher education. The topics generally covered include consumer rights and obligations, personal finance and social issues (*e.g.* the environment). In most instances, the education is integrated in other, related subject areas, such as social studies, home economics or mathematics.

Box 3.3. Examples of formal education

Denmark, Finland, Norway and Sweden: The Nordic Council of Ministers has developed and oversees a comprehensive programme which is described in a formal document, "Consumer Education in the Nordic Countries". The document contains guidelines for consumer education in the compulsory school and at the upper secondary school level.

Slovak Republic: consumer education is integrated into the school curriculum as a part of civic education (primary and secondary school); social science (secondary school); and/or in economic topics (technical secondary school). At the university it is sometimes integrated in the teacher training curriculum for primary and secondary school teachers.

Spain: Consumer education forms a part of the curriculum as a cross-curricular element of primary and obligatory secondary education. Recently, it has been proposed that consumer education be expanded to higher secondary education (16-18 years).

The main goals of consumer education at school are to encourage critical thinking and develop responsible consumer behaviour. Students are taught through brainstorming, searching for information, case studies, observations and comparison of information. In addition to developing classroom materials, governments also often provide or encourage teacher training. Beyond the classroom, governments support education through material posted on websites, exercise books, school magazines and contests.

The country surveys reveal a number of challenges associated with providing consumer education in schools. These include: curriculum overload; difficulties in motivating teachers; lack of teacher training; difficulties for reaching out effectively to regional and local communities; improving co-operation and co-ordination among stakeholders; and budgetary constraints. Another challenge involves the dynamic nature of markets; keeping up to date requires teachers to update their knowledge and skills on a regular basis.

With respect to teacher training, which is regarded by countries as a key element of successful consumer education systems, countries indicate that such training is generally provided by governments with the strong support of civil society organisations (*i.e.* consumer organisations and teachers associations) (Box 3.4).

Box 3.4. Examples of teacher training

Korea, Mexico, and Portugal: The government prepares consumer education training programmes for teachers. Participation in training provides teachers with a new qualification, which can be a factor in obtaining promotion.

Korea: The government, universities and high schools co-operate to provide teacher training through formal training courses. The Korea National Council of Consumer Organisations also co-operates to develop educators who specialise in consumer education.

Portugal: Teacher training is available through universities (*e.g.* some of the law faculties provide postgraduate studies in consumer rights), as well as through the country's school systems.

Finland: The Consumer Agency co-operates with teachers' associations by providing lectures for teachers on consumer topics.

Targeted education

All countries provide consumer education that is targeted in one way or another. The targeting is designed to address specific needs in terms either of consumer groups or of consumer issues. Targeting of consumer groups generally focuses on consumers who are considered to be vulnerable actors in the market. It often involves minorities, less educated persons, the rural population, children and senior citizens. When the goal is to develop consumers' critical attitudes, young people are the most often targeted group. This is also an efficient way to educate parents.

Targeting of issues relating to purchases generally focuses on areas in which problems involving fraud, deception, misleading practices or confusing information are apparent. Popular areas include fraud and scams, financial literacy, e-commerce and identity theft. Popular areas relative to overall consumption issues are life styles vs. health and environmental impacts, sustainability, consumers' and organisations' social responsibility.

Communication

All countries use a variety of communication tools to provide consumer education (Box 3.5). These include publications and websites, as well as conferences, courses and seminars. In addition, schools use competitions, games and videos; consumer clubs also play a role in some countries.

Many countries have mounted theme-related education campaigns to tackle consumer issues. These range from general campaigns to educate consumers on their rights and responsibilities or point them to information support networks, to more specific campaigns that focus, for example, on financial issues, consumer fraud and scams, and topics related to Internet safety and identity theft. A key goal of education campaigns is not only to inform consumers about specific market-related issues, but also to develop skills that will allow consumers to make more responsible choices and improve the life styles. The campaigns are most often directed to the general public, though some are targeted to specific consumer groups. Countries noted that the materials used in campaigns need to be easily understood and accessible if the campaigns are to be successful; exploiting new communication technology more widely was also seen as beneficial.

Box 3.5. Examples of education and communication tools

The Internet

United States: The government introduced in 2006 a campaign to educate consumers about identity theft. The website is its main tool and serves as a one-stop national resource to learn about the crime of identity theft. From this site, consumers can learn how to avoid identity theft and businesses can learn how to help their customers to deal with such theft.

Japan: The government indicates that teaching materials for consumer education are scattered; it plans to prepare a comprehensive website for consumer education. A website focused on financial literacy currently exists.

Interactive TV programme

Turkey: Television is a leading medium for adult education. One of the most popular live programmes focuses on consumer issues. The programme presents various consumer issues, and gives the public an opportunity to take part in interactive discussion through call-ins.

Co-operation and co-ordination among stakeholders

Non-governmental organisations play a major role in developing consumer education programmes (Box 3.6), often in co-operation with governmental partners. Consumer organisations also often run their own education campaigns and provide training for teachers and trainers. Many of their activities are international in scope. Furthermore, NGOs in areas concerned with wider aspects of consumers' lives, such as sustainable consumption, are now also intervening in consumer education.

Box 3.6. Examples of involvement of non-governmental stakeholders and co-operative schemes

Involvement of non-governmental sector

United Kingdom: DebtCred is a financial literacy project targeted at children in secondary schools, and 99% of the financing comes from the financial industry. It is based on traditional teaching which fits into a school's routine and requires minimum input from teachers; its aim is to equip young people with basic money management skills. PFEG (an NGO for financial education) supports the development of the financial capability of 14-16 year olds by creating a resource on financial risk. This project is supported financially by a large insurance company. In another area, a TV programme. "BBC Watchdog" (to increase consumer awareness in general), is both developed and delivered by the BBC.

Co-operative schemes

Portugal: The Consumer Education Network is a co-operative framework that brings schools, NGOs and parents' associations together to address consumer education issues. It gives priority to co-ordinating efforts, sharing resources, preparing teaching materials and promoting the dissemination of information to members of the network.

Australia: The Australasian Consumer Fraud Task Force, a group of government agencies, partners with a range of community, non-governmental and private-sector organisations to increase the community's awareness of scams. In a recent campaign, it partnered with more than 40 private-sector bodies, including major banks, credit card providers and telecommunication groups.

Business is an important partner in consumer education in some countries, where it participates in educational campaigns, serves as a consultative body for governments and develops self-regulatory codes. In other countries, however, its role is marginal and passive. A number of countries noted a potential risk that business might essentially use its participation as a marketing tool.

In most countries the media play an important role in supporting consumer education, as partners with other stakeholders, or through their own programmes. This is done through lifestyle magazines and radio and TV programming, at national, regional and local levels.

Finally, respondents to the OECD questionnaires indicated that educational institutions are important stakeholders in providing consumer education in many countries; however, they might do much more.

Governments often work formally with their partners through special councils and task forces. They also work informally by providing information which their partners can use to inform their constituents or customers about consumer issues. This informal approach is seen as encouraging a free flow of information and promoting shared objectives.

Some countries highlighted the importance of international networks to enhance both formal and lifelong education. In most cases these networks include governmental and non-governmental stakeholders, such as universities and teacher training institutes, adult education organisations, consumer associations and research institutes.

Evaluation

The in-depth surveys reveal that consumer education programmes have generally not been formally evaluated to determine what has worked well and what has not. In instances where evaluation has taken place, it appears to have occurred on an *ad hoc* basis. This appears to be due in part to the fact that evaluation is expensive and budgets for consumer education are limited. Equally important is the difficulty of developing effective methodologies for carrying out such evaluations.

Some countries are seeking to improve consumer education in an evidence-based way, drawing on what has been learned in the fields of sociology, human development, psychology and/or behavioural economics. The aim is to improve understanding of how consumer behaviour can best be influenced by education, and then to modify consumer education programmes to build on these insights. Policymakers and other stakeholders could take into account such interdisciplinary methods.

Challenges

The following are some of the principal challenges facing consumer education along with ideas about how these challenges might be addressed:

- ***Objectives***. Overall consumer education strategies are not well defined in most countries. Many countries develop specific initiatives in an *ad hoc* manner to address specific problems. The lack of overall strategies and objectives may mean that opportunities to link policy initiatives in ways that enhance their effectiveness and efficiency are not being exploited. The development of policy frameworks with well-defined objectives could be helpful in addressing shortcomings in this regard. More research is needed to determine how such frameworks should be constructed.

- ***Approach***. There appears to be merit in adapting lifelong learning principles and techniques to consumer education. In an increasingly challenging marketplace, children need to be aware at an early age of the care they must take when using the Internet and their mobile devices to purchase goods and services. Adults need to be capable of sufficiently understanding the terms, conditions, costs, benefits and risks associated with different financial products. Senior citizens need to be able to protect themselves from scams and fraud designed to undermine their financial situation. In addition, all age groups need to be aware of the global consequences of their life styles, and to be able to change if needed. Formal education for schoolchildren appears to provide important opportunities for developing knowledge and skills that will help them become consumers who can make responsible choices. In particular, developing financial literacy, either as a stand-alone subject or in conjunction with other studies, appears essential. Given the importance of the Internet, stand-alone instruction on its proper use, including for commercial purposes, would be beneficial. Targeted education is currently the technique most widely used by governments to assist consumers. It is an important method for addressing emerging problems and/or for helping groups deemed to be vulnerable. Education about sustainable consumption, which is a major issue, could affect consumer choices and behaviour and support existing national polices on sustainable development.

- ***Communication***. Communication is particularly important for targeted education, as efforts have to be made to ensure that the relevant parties are aware of problems and have access to educational materials that will help them address them. The Internet represents a

powerful delivery tool, given its wide availability and use and, importantly, accessible information. It is not clear, however, to what extent consumers are aware of the wealth of material that is available; more study to determine ways to ensure awareness might be beneficial. At the same time, effective ways to link consumer-related information need to be explored; the clearinghouses that some countries have developed is a step in the right direction, but more effort may be required. The media (print, radio and TV) have also been used effectively to highlight issues; it would be useful to explore how their role might be enhanced.

- ***Co-operation and co-ordination***. Consumer education is often provided by several central government agencies, as well as by regional and local authorities. Consumer organisations and businesses are also involved in various aspects. A number of countries have established co-ordinating bodies to help ensure coherence across government and *vis-à-vis* other stakeholders; co-ordination can also improve cost effectiveness by reducing duplication. What appears to be lacking is cross-border co-operation and co-ordination. For example, it is rare that governments link their Internet-based educational initiatives to those in other countries. Recognising and building on other countries' successful experiences could greatly enhance the effectiveness of such initiatives.

- ***Evaluation***. *Ex post* processes for evaluating the effectiveness of consumer education policies and programmes are rare. More needs to be done to ensure that the policies and programmes are reaching the intended audiences and having beneficial effects.

OECD PUBLISHING, 2, rue André-Pascal, 75775 PARIS CEDEX 16
PRINTED IN FRANCE
(93 2009 04 1 P) ISBN 978-92-64-06008-1 – No. 56675 2009

Promoting Consumer Education

TRENDS, POLICIES AND GOOD PRACTICES

Consumers today are challenged by growing amounts of information and wider choices of products. To make good choices in increasingly complex markets, they must develop a greater range of skills and knowledge. This can be greatly facilitated through improved awareness and education.

This publication examines the approaches that governments use to promote consumer education in OECD and some non-OECD countries, highlighting the policies and measures that have been particularly effective. It also analyses recent trends, the role of stakeholders, steps being taken to evaluate the effectiveness of current programmes and the principal challenges.

The full text of this book is available on line via these links:
www.sourceoecd.org/education/9789264060081
www.sourceoecd.org/emerging economies/9789264060081
www.sourceoecd.org/governance/9789264060081
www.sourceoecd.org/scienceIT/9789264060081

Those with access to all OECD books on line should use this link:
www.sourceoecd.org/9789264060081

SourceOECD is the OECD online library of books, periodicals and statistical databases.
For more information about this award-winning service and free trials, ask your librarian, or write to us at **SourceOECD@oecd.org**.

OECD*publishing*
www.oecd.org/publishing

ISBN 978-92-64-06008-1
93 2009 04 1 P

