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REPORT BY THE COMMISSION ON CONSUMER EDUCATION

IN PRIMARY AND SECONDARY SCHOOLS

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Pursuant to the Resolution of the Council and
the Ministers of Education of 9 June 1986 (86/C 184/07)

- I. INTRODUCTION

- II. POLICIES AND METHODS APPLIED IN THE MEMBER STATES

- III. PILOT EXPERIMENTS IN THE TRAINING OF TEACHERS IN THE AREA OF CONSUMER EDUCATION

- IV. CONCLUSIONS

- V. PROSPECTS

I. INTRODUCTION

Since the adoption by the Council of the preliminary programme for a consumer protection and information policy ¹, the need for consumer education has been clearly expressed. The aims set out in this programme were subsequently to become the basis of consumer expectations, one of which is the right to information and education.

Later, the adoption by the Council of the second programme of the European Economic Community for a consumer protection and information policy ² embodied the same principle by setting itself the aim of enabling the consumer to make an informed choice from the goods and services which the market offered him. At the same time, the programme did not lose sight of the important part which education can play in making the consumer aware of his rights and his responsibilities.

This aim cannot be seen in isolation. It falls within the larger framework of the 1976 Resolution of the Council and the Ministers of Education meeting within the Council ³ concerning measures to be taken to facilitate the transition of young people from education to working life and improve their preparation for work.

The information contained in this report derives from the contributions of the relevant national bodies, supplemented by the OECD report ⁴.

This report was written in response to the invitation made to the Commission by the Council and the Ministers of Education meeting within the Council in the Resolution of 9 June 1986 ⁵ on consumer education in primary and secondary schools.

¹ OJ C 92, 25.4.1975.

² OJ C 133, 3.6.1981

³ OJ C 308, 30.12.1976

⁴ Consumer policy in the OECD countries, Paris 1987.

⁵ OJ C 184, 23.7.1986

In its first part it describes the policies and methods applied in the Member States in response to the Resolution of 9 June 1986.

The second part is devoted to the pilot experiments developed at the instigation of the Commission.

Teacher training pilot experiments were carried out in eight Member States (Belgium, Denmark, Spain, France, Ireland, the Netherlands, Portugal and the United Kingdom).

The Commission has also contributed to the creation of teaching material.

II. POLICIES AND METHODS APPLIED IN THE MEMBER STATES

1. Germany

Educating responsible citizens means training critical consumers. Consumer education is thus an integral part of educational policy in conjunction with teaching in such areas as the economy, protection of the environment, health and safety.

Discussions are at present taking place in the Länder to further develop consumer education into a wide-ranging programme "economic education". Which aims at the most comprehensive preparation of children, adolescents and adult consumers for their participation in economic life.

1.1 Education in schools

a) Primary education

Primary education deals with consumer education by encouraging the pupil to think about his social, technical and natural environment.

Typical subjects taught are for example : "we go shopping", "what is on sale in the local market".

- b) In secondary education, consumer is interogated into the teaching syllabus through the classical subjects such as geography and history but especially in areas like "work teaching", "business management", "economies and law", work and economics", home economics", "science and technique", "nutritional advice".

The aim of this teaching is to prepare pupils for their future role in the world of work and the national european and international economy and to prepare them for their role of consumer and well informed citizen.

Taking into account the school syllabuses and the education policies of the läender, consumer education figures well in the available teaching material.

Teaching materiel is beginning to take into account more and more, the development of the European internal market. Particular mention should be made, in this connection, of the audio-visual production in the field of consumer education, made by the Institute, "Films and pictures in science and teaching" in Munich, a body set up by the läender of the Federal Republic of Germany, as well as of the current publications of the Federal Centre for political education in the series, "material for political education"

- c) The training of teachers, which is divided into two parts, "training by subject matter" and "training in teaching skills" includes consumer education in both parts. In proficiency courses for teachers, consumer education is the subject of supplementary seminars.

1.2. Education of adults

In the Federal Republic of Germany, special attention is paid to consumer information and advice in the framework of adult education, particularly in the syllabuses of the "Peoples Universities"

Courses in domestic science, business management, health education and nutritional advice, and courses for foreigners are all advances towards an integrated concept of consumer education as part of a training in line with the needs of the population.

2. Belgium

In the Dutch-speaking part of the country consumer education covers the final year of nursery school and the first three years of primary school. The kind of teaching given depends on the head of the school and must be integrated in existing courses, which may vary as a result of the initiative taken by the teacher, who may give it a varying degree of weight depending on whether he includes it occasionally or draws up courses involving topical themes or subjects of interest to the pupils. To assist the teacher in his task, the Ministry for Dutch-language Education has issued a brochure containing a series of topics from which the teacher may choose those which best suit his class, giving him ideas on how to convert these topics into action and providing a detailed bibliography of the information available on the topics in question.

Teaching in this field essentially covers four areas : products, services (the functioning of society), the media and the environment.

Action has also been taken in the French-speaking part of Belgium, but the Commission has no information enabling it to describe it in this report.

3. Denmark

Elements of consumer education are included in e.g. Danish "mass media and advertisement", contemporary studies "economics" biology "environment", home economics "consumer knowledge" and health and safety education.

In the ongoing changes of the curriculum for each subject in the primary and lower secondary education aspects of consumer education will be included in the relevant subjects.

As regards teacher training colleges, a department of the Ministry of Education is working on a draft law and decree on the training of teachers of domestic science. The State domestic science council has a lending library of teaching material.

4. Spain

A working party at the National Consumers Institute has drawn up a white paper on consumer education in schools. Meetings were held with representatives of the Ministry of Education with the aim of including consumer education courses in the curricula of primary schools with the 1987-88 school year and in secondary schools starting with the 1988-89 school year. However, this project has not yet been carried out.

The National Consumers Institute collaborates with education authorities at national, regional and local level in order to integrate consumer education into teacher training. The Institute devises and distributes appropriate didactic material.

Elementary and advanced courses on questions concerning consumers were organized by the National Consumers Institute, as well as summer courses by the Menendez Pelayo International University.

The participants in these courses were senior officials of consumer organizations, officials of regional administrations and staff members of local consumer information offices. It is estimated that over three thousand persons attended the courses.

5. France

The main thrust as regards the education and training of young consumers was the follow-up and backing given to the Ministry of Education circular of 12 November 1982 on consumer education in schools.

A working party on the education of young consumers was set up in February 1986.

With the help of the relevant Ministry, the National Consumers Institute provides teachers with documentation and a bibliography.

6. Greece

The Commission has not yet received the Greek contribution.

7. Ireland

Consumer education has found a place in secondary schools. Towards the end of 1985, the committee responsible for curricula in this field drew up a junior business studies project aimed mainly at the 12 to 15 age group.

A large part of the course covers consumer topics and aims at making young people aware of their rights and the risks inherent in the purchase of low-quality products.

8. Italy

The Commission has not yet received the Italian contribution

9. Luxembourg

The education of young consumers took the form of pilot experiments and the provision of teaching material aimed at pupils of all educational levels. Ad hoc endeavours in primary schools will need to be worked up into a more systematic form of teaching integrated in the curricula of the various classes.

After a number of isolated personal initiatives, a trilingual document (in Letzebergisch, French and German) drawn up by the Luxembourg Consumers Union was submitted to the ducational authorities in 1983 for their opinion. This document, which is aimed at educating the young consumer, endeavours to influence attitudes, states of mind and behaviour among the young.

This teaching material suggests, in a form adapted to the comprehension of pupils in primary schools between the ages of 6 and 11 and in the three working languages of Luxembourg schools, topics such as shopping at the supermarket, labelling, non-cash payments, advertising, commerce, supply and demand, overheads, profit, prices and the family budget. The school authorities authorized use of the material as part of a pilot experiment and ad hoc lessons.

In 1987, a working paper was drawn up on consumer education in technical secondary education - intermediate stage, vocational branch (pupils between the ages of 13 and 16). This document includes a textbook for the use of the teacher and another for the pupil's use and covers the following topics : legal provisions relating to consumers, washing and cleaning products, national brand names, sales, product tests, unfair competition, instalment sales, advertising, price checking, etc.

In their proposals for the new curriculum for primary education properly speaking (from the first to the sixth year of education), the authors of the curriculum provided for the inclusion of a number of topics relating to consumer goods and the education of the young consumer.

Set in the general context of the pupil's social experiences, the intention is to deal with "consumption and advertising" in the fourth year of schooling (10-year-olds). Furthermore, the new timetable now being drawn up for primary schools provides for one optional lesson a week which will deal, along with other topical matters, with the main topics relating to the information and education of young consumers.

10. Netherlands

In Dutch primary schools consumer education is on an entirely informal basis. The curriculum development foundation's project for consumer education in the first cycle of secondary education was drawn up in 1986. To carry out this project a total of eight experimental courses were introduced.

At the time, a survey was carried out on making the general public aware of consumer problems. The outcome was that the Ministry of Education and Scientific Research took measures aimed at increasing the importance attached to consumer studies in the curricula for the secondary school leaving certificate. A bill will be presented to this end at the latest in August 1990. Teachers are not given specific training - although such training is envisaged -, but are provided with an experimental report produced by the teacher training colleges and the consumers associations. Stress should also be laid on the activities seminal of the Consumentenbond (consumers federation) in the field of consumer education, which are subsidized by the Ministry of education.

11. Portugal

The Ministry of Education has developed general and integrated courses within those parts of school curricula dealing with nutrition, clothing, social communication, advertising, the fight against alcoholism and smoking and consumer education in general.

During 1986, the topic of consumer protection was introduced in primary school, secondary school and adult education curricula. Pilot experiments are under way in twenty evening courses and 14 preparatory courses.

As part of their extracurricular activities, many schools have organized information meetings on the rights and responsibilities of consumers, on the consumer organizations and the relationship between production, distribution and consumption.

Furthermore, the National Consumer Protection Institute has organized over 20 meetings and information and education seminars attended by journalists, local politicians, businessmen and consumers, teachers of children and of adults, and consumer affairs consultants. A consumer association also contributed to consumer education by providing teaching material (texts, games, transparencies) and short courses for secondary school pupils.

A reform of the teaching system is being prepared at present. The National Consumer Protection Institute is participating in the working groups with a view to having consumer education included in the new curricula for primary and secondary education. The trial period for this reform will probably begin in October 1989 in half of Portugals' schools.

12. United Kingdom

In the United Kingdom consumer education is many-faceted. These various facets are not all directly centralized, but, as a whole, provide an overview of knowledge of consumer rights and ways of dealing with consumer problems.

The main channels for consumer education are the schools, the publication of brochures and the media.

In June 1986, the resolution of the Council and of the Ministers of Education on consumer education was the subject of a debate in the British Parliament.

Consumer education does not figure among examination subjects in British schools, and is not part of the curriculum. Nevertheless, some schools have developed consumer education curricula and a number of subjects are part of the pupils' specific education and their personal development.

Furthermore, consumer problems figure largely in commercial and home economics course.

In 1986, the Government distributed free of charge more than ten thousand copies of the dossier drawn up by the Office of Fair Trading, which includes teaching material covering various aspects of consumer education teaching material.

Although consumer education is not a separate subject in the curricula of British schools, it frequently comes up in other subjects and in this way is part of the pupils' general education.

III. PILOT EXPERIMENTS IN TRAINING TEACHERS IN CONSUMER EDUCATION

The aim of these pilot experiments was to promote consumer education in national curricula for teachers during their initial training or as part of in-service training.

These initiatives showed that the teaching of consumer studies was far from widespread in the Member States, that these operations could be developed and that they should be adapted in each Member State in line with the specific context of its laws.

The Resolution of 9 June 1986 made it possible to give a certain scope to the feasibility studies which preceded it.

a. Teacher training

Pilot experiments in teacher training took place in the following six Member States :

In the United Kingdom a programme was carried out by the National Consumer Council in 1986, which consisted of a series of seminars organized in various parts of the country.

In Ireland the Office of Consumer Affairs cooperated in 1986 with the Curriculum Development Unit of Trinity College, Dublin in the organization of a major national seminar on teacher training.

In France teacher training curricula were drawn up by the National Consumers Institute in Paris and the Regional Consumers Centre in Lille. These contracts were prolonged until 1987 and 1988.

In Belgium the Consumer Organizations Research and Information Centre embarked upon a research programme in 1987 on the education requirements of consumers. In 1988 the Centre organized several training sessions for teachers.

In Portugal the National Consumer Protection Institute organized training seminars for teachers in 1987 and 1988 in Lisbon, Oporto and Faro, at which efforts were made to train both school teachers and adult education instructors.

In Spain pilot experiments were organized by the National Consumer Institute in 1988 in a number of cities, such as Madrid, Santander and Talavera de la Reina.

In the Netherlands a pilot experiment was carried out in 1988 by the Consumentenbond. To start with, this consumer organization carried out research on consumer education requirements in the Netherlands. The outcome of this study was that the Consumentenbond chose two higher education establishments for which a consumer education manual was drawn up. The experiment took the form of seminars for future teachers. There are plans to continue this experiment later.

In Denmark no pilot experiment was carried out until 1988. It consisted of two seminars aimed at students at teacher training colleges plus a 30-hour course integrated in the curriculum of Danish teacher training college, since the responsible Danish authorities are extremely interested in this subject.

In Greece the Commission had established preliminary contacts which, unfortunately, came to nought because of internal problems within the Department of the Ministry of Education responsible for this field. Nevertheless, the experiments could be brought to a successful conclusion if the Commission continued its teacher training programme for 1989.

Contacts were also established with other Member States, such as Italy, Germany and Luxembourg. These contacts led to proposals which could enable appropriate curricula to be drawn up.

Although the work so far undertaken within the framework of this programme had been restricted to pilot experiments, financially dependent on the Commission and thus limited in scope, the progress made and the results achieved have been considerable. Generally, the experience acquired has been highly positive. It had made it possible to discover the direction which future action might take.

b. Teaching material

The Commission has made financial contributions to the drawing up of teaching material of a general nature such as an educational economics game with accompanying material for teachers (CRC Lille) and a series of video clips with work sheets for pupils and teachers (Mid-Glamorgan County Council).

The Commission is currently working on a document called a "safety pack" made up of a series of information sheets aimed at the 8-14 age group with guidelines for teachers. This document will be tried out in the near future in the Member States on a small scale to find out whether it can be adapted to varying teaching situations. This experiment is the first Community attempt at creating teaching material.

IV. CONCLUSIONS

The Commission takes the view that consumer education is an integral part of education in general and stresses the need to prepare consumers for the important role they are called upon to play : to assume their duties as responsible modern economic agents in the context of the new social and economic reality which will come into being in 1992 and beyond.

In this connection, one should stress the importance of the two Community Action Programmes on the transition of young people from education to working life during two periods of four years (1978-82 and 1983-87) experiments were conducted in cooperation with Member States, involving educational and training initiatives with a view to helping young persons to better cope with their integration into working life.

These pilot projects covered into alia the liaison between school and businesses, the training of teachers, the partnership parents-school⁶

- a. In the Member States, in the areas of furthering consumer education in initial teacher training and in-service training courses organised by the relevant Member States authorities, it has to be admitted that very little has been achieved.

In those Member States where the concept of consumer education is already being taken into account (Germany, Belgium, Spain, France, Ireland, Luxembourg, Portugal and the United Kingdom) we can observe a disparity of aims, methods and results.

However, consumer education is not built into curricula in Spain, France, Ireland or Portugal.

In Germany, Luxembourg and the Netherland such incorporation is currently under study at national level.

⁶ Transition education for the "90's" the experience of the European Communities Action Programme. Brussels, January 1988, Doc 28 WD 88 EN.

In Belgium and the United Kingdom, on the other hand, the schools themselves are deciding whether to give consumer education a place in their timetables.

In Denmark consumer education appears to be included only in one specific subject : home economics.

b. The pilot experiments organized by the Commission have made it possible to show that :

1. The Community programme has been a catalyst for the development of national awareness in this field and for the creation of national programmes (in Belgium, for example) without infringing upon the decision-making autonomy of the Member States.
2. Experiments at national level may benefit from the experience of the other Member states and may themselves add something to the other programmes.
3. A one-year pilot experiment is generally not sufficient for obtaining substantial results. This is particularly true of Member States with no tradition in this field. A more long-term programme is needed.
4. The pilot experiments have shown the need for teaching material.

The most motivated teachers are capable of using real-life situations, newspaper articles or improvised material as a basis for their consumer education courses.

Nevertheless, most teachers need adequate training and prefer to have at their disposal teaching material specifically designed for consumer education which makes it possible to provide teaching of a higher quality.

5. In conclusion, there is a genuine need in all the Member States both for teaching material and for the training of teachers in this subject on a large scale.

- c. The organization of pilot experiments has made it possible to stimulate the production and development of teaching material and the development of reference situations/cases.

The instructors and teachers involved in the programmes are inspired to create consumer education teaching material and, what is more important, they may also be led to develop guidelines by means of which existing material may be developed further.

The Commission is convinced of :

- (1) the importance of promoting consumer education through specific prior training of teachers, not only during their initial training but in the course of in-service training. Appropriate training of teachers could help to :

- understand the content of consumer education;
- master the methods of such training;
- distinguish between good and bad teaching material (whether of commercial origin or not);
- organize the incorporation of consumer education in the curriculum both as a separate subject and as a feature of a variety of more general subjects.

- (2) The importance of promoting the development of teaching material for the training of teachers and of teaching material to be used by teachers in educating their pupils.

V. PROSPECTS

The Resolution of 9 June 1986 was the starting point for effective action to improve consumer education, but all the objectives contained in the Resolution have not yet been able to be achieved. Further progress has been taking place in the Member States since the end of 1988.

The implementation of the Resolution of 9 June 1986 must be pursued and given fresh impetus in the years ahead. This applies as much to the area of schools as to that of the adult education. Taking into account what has been learned from the various projects in the Community Action Programmes on the transition of young persons from school to adult life.

The implementation will be carried out in close cooperation with the relevant Community departments and national, regional and local education authorities and placed in the context of the medium-term Commission programme for education and training.

The first European exhibition of teaching material (Madrid, May 1988) made possible wide-ranging exchanges of views and highly beneficial ideas and the Commission intends to continue to play a dynamic role by organizing further ad hoc events, where views, ideas and experience may be exchanged.

The Commission plans to extend its activities in the field of consumer education to the education of adult consumers :

- for young adults who are still of statutory school age through vocational training;
- for adults already working through consumer organizations, occupational organizations, family organizations or trade unions and through adult education courses;

In addition, consumer education must take into account those aspects of the completion of the internal market which are of particular interest to consumers.