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**Consumer Education: Policy Recommendations of the OECD's Committee on Consumer Policy**

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## **INTRODUCTION**

The Committee on Consumer Policy (CCP) launched a project to examine consumer education issues in October 2006. A conference with stakeholders from government, business, civil society and academia was held in support of the project in October 2008, in co-operation with the United Nations Environment Programme (UNEP) and the United Nations Marrakech Task Force on Education for Sustainable Consumption (UN MTF). Following the conference an analytic report was prepared and published in March 2009. The Committee then developed this set of policy recommendations, which were approved and declassified in October 2009.

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## **CONSUMER EDUCATION: POLICY RECOMMENDATIONS OF THE OECD'S COMMITTEE ON CONSUMER POLICY**

Consumers today operate in increasingly complex markets, challenged by growing amounts of information and an expanding choice of products. Making good choices and protecting their interests require a wider range of skills and knowledge. Consumer education is critical in this regard; it can be defined as a process of developing and enhancing skills and knowledge to make informed and well-reasoned choices that take societal values and objectives into account. Consumer education can help develop critical thinking and raise awareness, thereby enabling consumers to become more pro-active. It is also an important vehicle for building the confidence that consumers need to operate in increasingly complex markets.

Today consumer education covers more diverse areas than it has in the past. It now covers, for example, consumer rights and obligations, personal finance, sustainable consumption, and digital media and technology. Such education should be viewed as a long-term and continuous process that develops better decision making and skills throughout consumers' lives.

Recognising the increasing importance of consumer education and the role it can play in tandem with enforcement in raising public awareness, the OECD's Committee on Consumer Policy (CCP) carried out a major project to examine how countries are providing such education, with a view towards identifying the most effective approaches. An analytic report was prepared that examines *i)* the goals and institutional frameworks supporting consumer education in various countries, *ii)* the role of non-governmental stakeholders, *iii)* the main approaches being pursued in countries, *iv)* programme evaluation and *v)* principal challenges (OECD, 2009). The report covers 27 countries, including 4 non-OECD countries.

The project assessed the roles of education, which is provided through *i)* coursework at educational institutions (formal education), *ii)* extra-curricular activities at educational institutions (non-formal learning) and *iii)* experience outside educational institutions (informal learning). Targeted education, which focuses on specific issues or groups, and lifelong learning, which covers the changing educational needs of consumers at different stages of life, were also evaluated.

The project identified six key issues and challenges for governments: *i)* overall education strategies are lacking in most countries, *ii)* there is a need to enhance the quality of the education, *iii)* only limited opportunities for consumer education exist in most school settings, *iv)* consumer education could be better integrated into other educational areas, *v)* there is a need to enhance the motivation to teach and learn about consumer issues; and *vi)* resources for promoting consumer education are limited.

Stakeholders discussed these issues at a conference in October 2008. In addition to general discussions, they paid special attention to two areas: education to promote sustainable consumption and digital competence.

Building on the analytic report and the conference the CCP developed the following policy recommendations for promoting and improving consumer education. The recommendations focus on:

- Defining the objectives and strategies of consumer education and evaluating outcomes.

- Selecting the most appropriate approach in consumer education.
- Improving co-operation and co-ordination among stakeholders.

Additional recommendations on education to promote sustainable consumption and digital competence are contained in Annexes I and II.

#### **A. Defining the objectives and strategies of consumer education and evaluating outcomes**

Consumer education objectives and strategies are not well defined in most countries. As a result, policies can lack coherence, and not exploit synergies fully.

- *Clearly defined objectives and strategies can increase the effectiveness and efficiency of consumer education policies; to enhance coherence, such objectives and policies should be co-ordinated among entities at national and other appropriate levels of government.*
- *Consumer education should begin at an early age and cover all life stages; it should be incorporated into educational programmes for lifelong learning or school curriculum, where appropriate.*
- *The objectives, content and delivery of consumer education should keep pace with innovation in technology, particularly the rapid expansion of mobile technologies.*

Consumer education programmes are often developed without sufficient examination, which can lead to poorly designed policies.

- *Programme design should be based, when possible, on research into the educational needs of the affected consumers. This research may include surveys, focus groups, and interviews, and draw on related fields, such as information economics, behavioural economics, and sociology.*
- *Stakeholders, including consumer organisations, teacher and parent associations and other civil society groups, should be encouraged to assist policy makers in identifying education needs.*
- *Consumer education should be developed in a balanced way, taking regulatory and related policies into account.*

*Ex post* evaluation of the effectiveness of consumer education programmes is rare, reflecting, in part, the absence of effective methodologies for carrying out such evaluations and limited available resources.

- *Examining the extent to which educational programmes achieve goals is critical and should be pursued as it can i) suggest areas or ways that policies could be improved, ii) help to ensure the best use of available resources, and iii) help to identify how programmes can be effectively integrated into consumers' everyday lives.*
- *Developing methods for evaluating the programmes by using a variety of tools and sharing good practices would be beneficial. It could be helpful in this regard to develop benchmarks that would enable stakeholders to evaluate changes in the knowledge levels and behaviour of students following the education.*

## **B. Selecting the most appropriate approaches in consumer education**

School provides an important opportunity to teach children about consumer issues, and to help them to develop critical skills. Taking advantage of this opportunity requires teachers to be familiar with consumer issues, and to have sufficient teaching resources available.

- *Although effective consumer education programmes outside the classroom exist, these initiatives could be enhanced by incorporating consumer education into school curricula. This can be done by embedding the education in broader learning projects that span a number of subjects and disciplines or by providing such education as an independent subject. In either case, care should be taken to promote policy coherence and to create an environment that will engage the interest of teachers and students.*

Efforts to ensure that teachers are sufficiently well-versed about consumer issues and effective teaching techniques need to be enhanced; this could be facilitated by including the subject in teacher training programmes. Inclusion of consumer topics should, however, take the overall training needs of teachers and priorities into account; the training material should not be overwhelming. Efforts to train teacher instructors also need to be improved.

- *Stakeholders should work together to develop low-cost teaching materials that can be easily accessed and used by teachers.*
- *The possibility of including consumer issues in courses that teachers take to fulfil professional development requirements should be explored.*

Adults have significant consumer education needs, some of which are specific to different societal sub-groups. Much adult learning occurs in informal and non-formal settings that are not being fully exploited.

- *Government should explore how to supplement consumer education as a life-long process, including how education can be structured to build knowledge in a cumulative fashion over time.*
- *Consumer education should be disseminated in a variety of ways, taking advantage of both online and offline resources. In the case of online resources it is, however, important to take the accessibility of information and communication technology into account, as well as the ability of targeted groups to use it. As the 1999 OECD Guidelines for Consumer Protection in the Context of Electronic Commerce suggest, stakeholders should use “all effective means to educate consumers and businesses, including innovative techniques made possible by global networks” (OECD, 1999). Strategies to maximize the effectiveness of online resources need to be developed and adapted as technologies evolve. Sites that draw together different elements of consumer education are important in this regard, as are social media (e.g. blogs). Developing effective strategies to attract consumers to these sites is also important.*

Consumer education that targets a specific consumer-related issue or a specific group of consumers (*i.e. vulnerable consumers*) is a common approach used by stakeholders. The effectiveness of the approach depends on its ability to reach intended audiences, and its ability to positively influence consumers.

- *Consumer education programmes need to be varied so that they have elements that address the needs of different groups, their socio-economic environments, and demographic factors. The special needs of consumers who may be particularly vulnerable (such as children, the elderly,*

*immigrants, and the disabled) need to be taken into account.*

- *Consumer education campaigns should focus on key issues, use clear, concise language, and offer practical advice.*
- *Teaching methods that build on consumers' everyday lives and their interests should be explored. Techniques that use dialogue, role-playing, and simulation can be particularly effective in some instances.*

The availability and importance of consumer education is not generally communicated effectively to consumers.

- *Although some consumer education campaigns use the media to help disseminate messages to a wider audience, new ways of using media outlets to promote awareness should be explored.*
- *The Internet, with its wide array of resources, communication channels, and online tools - such as educational portals, surveys, games, online social networks, blogs and online news and videos - should be exploited more fully to promote consumer awareness.*

### **C. Improving co-operation and co-ordination among stakeholders**

Consumer education is often provided by several governmental agencies, as well as by regional and local authorities. Non-governmental entities, including consumer organisations, teachers' and parents' associations and other civil society groups, also play a major role in consumer education. In many countries co-ordinating bodies have been established to help ensure coherence across government and *vis-à-vis* other stakeholders. Even so, multi-stakeholder co-operation and co-ordination both domestically and internationally, could be improved significantly.

- *Intra-governmental co-operation among relevant organisations should be promoted. In particular, co-operation between education ministries and consumer affairs ministries is essential to strengthen consumer education.*
- *In addition to providing consumer education, businesses should be encouraged i) to play a consultative role to governments in consumer education, and ii) to develop their own methodologies and guidelines for promoting consumer education in their respective fields. Ways to engage business more effectively in promoting societal objectives, such as sustainable consumption/development need to be strengthened.*
- *Media (print, radio, and TV) could be used more effectively in most countries to support consumer education, as partners with other stakeholders, or through their own programmes.*
- *Ways that the Internet could be used to promote transparency and facilitate co-operation and co-ordination among stakeholders (e.g. online project databases) should be explored.*
- *International co-operation among relevant stakeholders should be enhanced to promote the overall effectiveness of consumer education to recognise and build on other countries' successful experiences.*
- *Stakeholders should work together to determine how to share consumer education responsibilities in different areas, with a view towards exploiting synergies and avoiding redundancy.*

- *The development of teaching materials would benefit from more interactions between teachers and other stakeholders.*

**D. Review**

It is important for countries to develop more effective consumer education policies and, in this context, to share experiences.

- *The Committee on Consumer Policy should review the implementation of the recommendations in the three years following their approval.*

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## ANNEX I CONSUMER EDUCATION FOR SUSTAINABLE CONSUMPTION

The choices that consumers make have significant social, economic and environmental implications. In particular, consumer choices can often have an impact on sustainable development. In recent years, stakeholders have devoted considerable attention to developing ways to influence consumers' choices so that they support sustainable consumption. In addition to economic and regulatory measures, there is increasing consensus that consumer education can play an important role in promoting sustainable consumption. Such education should be incorporated into school curricula and should include awareness-raising campaigns as well as initiatives targeting adults and children.

To be successful, such education should focus on *i*) increasing awareness of the importance and benefits of sustainability, both for individuals and society, *ii*) developing practical knowledge of what consumers can do to support sustainable consumption, and *iii*) providing necessary skills and attitudes for putting this knowledge into everyday practices. Evidence suggests that consumers are already interested in sustainability issues, but they fail to follow through adequately when purchasing products (UNEP, 2000 and WBCSD, 2008). Moreover, analytic work has revealed that attitudes, understanding and behaviour vary depending on demographic factors, income levels, and the like (Defra, 2008). It follows that all educational means should be tailored to meet the needs and everyday life conditions of the consumers in focus.

At the international level, the United Nations Educational, Scientific and Cultural Organization, the United Nations Marrakech Task Force on Education for Sustainable Consumption and the United Nations Environmental Programme have taken leading roles in promoting education for sustainable consumption. Their work highlights the importance of promoting international exchanges, so that social, economic, and cultural diversity can be better reflected (UNESCO, 2009). One of the principal conclusions of their work is that current stakeholder initiatives and education programmes lack cohesion and are not well researched (UNEP *et al.*, 2008). They have responded by developing recommendations and guidelines on education for sustainable consumption. National governments are also increasingly exploring ways to partner with business and consumer organisations to develop education for sustainable consumption.

These and related issues were addressed during a breakout session at the OECD's Joint Conference on consumer education. Following are some of the key points which were made:

- The concept of sustainable consumption needs to be defined more clearly, as do the goals of educational programmes that concern sustainable consumption.
- Educational programmes and awareness-raising campaigns need to be more effectively linked to broader efforts to promote sustainable development, as well as to general education and consumer policy initiatives.
- Sustainable consumption educational programmes should be based on existing research of long-term trends in consumption and examination of consumer behaviour and household decision making.
- Educators should focus on providing practical ways and tools of how consumers can support sustainable consumption in their daily lives, using concrete examples. Such examples should take

into account demographic factors, including consumers' socio-economic and cultural backgrounds.

- Topics related to sustainable consumption should be provided to students at an early age as this is when the influence on their attitudes and principles could be quite high. Involving youth in the design and implementation of the educational programmes should be explored as it could improve its effectiveness.
- Topics that could be included in school curricula include sustainable lifestyles and the environmental consequences of the choices consumers make.
- The roles of stakeholders outside of government need to be expanded. Civil society, non-governmental organisations and the business community should develop and extend partnerships to promote the integration of education for sustainable consumption into training, vocational education and workplace learning settings. In addition, the business community should be encouraged to be more active in educating consumers about how their products promote sustainability objectives.
- Ministries of Environment tend to lead initiatives to promote sustainable consumption. The roles of Ministries of Education and Consumer Policy Agencies in this area should be strengthened, and intergovernmental co-operation should be improved.
- The value of developing a toolkit on education to promote sustainable consumption should be explored. Elements of such a toolkit could include: *i)* school curriculum, *ii)* marketing techniques and awareness raising campaigns and *iii)* ways to balance education with other policy tools, such as regulation or economic instruments.
- Success on achieving sustainable consumption largely depends on consumers' decision making. Efficient ways to carry out research on consumer behaviour need to be identified.
- There is a need for greater evaluation of the success or failure of sustainable consumption educational programmes to gain a better understanding of what types of initiatives are effective in bringing about a change in consumer behaviour in different everyday life contexts.

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## ANNEX II

### CONSUMER EDUCATION FOR DIGITAL COMPETENCE

Growth in the use of online technologies for work, leisure, electronic commerce and other activities has greatly increased the need for consumers to develop digital competence. Consumers need to have knowledge of technology and media and be aware of their rights and responsibilities when engaging with digital media. They need to know how to protect their own and others' privacy when using commercial media as well as to protect themselves from online fraud and unsolicited marketing. Timely, effective education is key to developing the needed competence. The importance of such education is reflected in a number of OECD consumer policy instruments, including the 1999 *OECD Guidelines for Consumer Protection in the Context of Electronic Commerce*, the 2008 *Policy Guidance on Online Identity Theft* and the 2008 *Policy Guidance for Addressing Emerging Consumer Protection and Empowerment Issues in Mobile Commerce*.

Some countries have already acted to develop and integrate digital competence issues into their consumer education initiatives. For example, in the United States, the Federal Trade Commission, in conjunction with several government and private sector partners, launched OnGuard Online, an interactive educational website that provides practical tips on how to guard against Internet fraud, secure personal computers, and protect personal information. OnGuard Online features interactive quizzes, articles, and videos, and the site can be updated with new modules to alert consumers of emerging scams. Some countries have incorporated digital competence issues into their national curricula. In the United Kingdom, for example, the National Curriculum Principles point out the importance of understanding the social, ethical, legal and economic implications of ICT use, including how to use ICT safely and responsibly. The Nordic countries and Estonia include the theme of "media and technology" in the school curriculum, highlighting the ability to evaluate personal choices made in connection with the use of technology and media, including the ability to act with sufficient criticism and responsibility.

In addition to national initiatives, there are a number of international networks that are promoting education for digital competence and carrying out related campaigns to raise consumer awareness about online commerce issues. For example, the European network Insafe, funded by the EC Safer Internet Plus programme, consists of 25 knowledge centres in European countries. The Network intends to raise awareness about children's use of the Internet and new technologies and to provide parents and teachers with educational tools.

The discussion at the Joint Conference on Consumer Education raised a number of issues. Concerns were expressed about the vulnerability of some societal groups when it came to engaging in E-commerce. On the one hand, some stakeholders expressed concern that children could be susceptible to predators and fraudsters; others recognised that the elderly face challenges in developing the new skills and abilities necessary to take full advantage of the growing opportunities in e-commerce. Concerns were also raised about the resources available for promoting digital competence education and the adequacy of teacher training.

Following are a number of specific points that emerged during the Conference and CCP's previous discussion:

- The concept of education for digital competence needs to be clearly defined and linked to the development of critical thinking and related subjects covering, for example, technology and the media. The education should be based on well-defined objectives that target specific needs. The objectives and content should be regularly reviewed in the light of advances in information and communication technology and socio-economic changes.
- Education should provide a basis for developing an understanding of the structures and conceptual relationships underlying digital media. It should include material on the functioning of online markets and e-commerce marketing techniques, and material on the tools that consumers can use to manage online purchases. In addition, consumers need to know their rights and responsibilities when conducting online transactions. Consumer education programmes should also inform consumers about the benefits and risks of emerging technologies.
- Digital competence education should focus on those aspects that are relevant to the actual needs of consumers in their everyday lives. Contents of consumer education on digital competence should correspond with their everyday demands.
- It is important for consumers to understand the importance of protecting personal information when using digital media, the concrete steps that they can take to protect their personal information and the resources available to them in the event this information is unlawfully obtained or misused.
- The potential for promoting education in informal settings should be examined. In addition to traditional education mechanisms, the use of new media, including blogs, online games, online news and videos, social networking websites, and virtual worlds and societies could represent important vehicles in this regard.
- Education for digital competence should be designed to meet the needs of different age groups. It is important to educate parents along with their children about their responsibilities online, as well as the techniques that are frequently used online to market products. Tips for securing personal information when making purchases using digital technologies should be shared. Education targeting seniors should help to make them aware of how emerging technologies and online services can be used to carry out transactions more effectively and efficiently.
- Consumer education initiatives should also focus on providing teachers with up-to-date training that reflects the rapid development of information and communication technology.
- Multi-stakeholder co-operation needs to be strengthened; in particular, stronger partnerships need to be forged with the information and communication technology industry.

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