

Shaping the consumer education actions of tomorrow

Brussels, April 11, 2011

Book of Discussion Reports

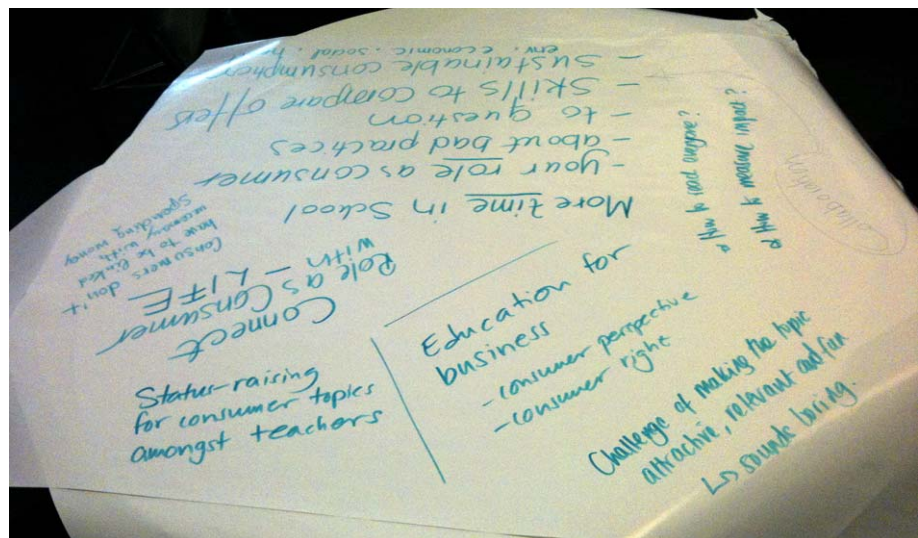


Table of Contents

☞ **Mind Maps of the Café Conversations**

☞ **Reports of the Open Space discussions**

| # | Report Topic | Initiator |
|----------|---|-------------------------------------|
| 1 | How to integrate consumer education in existing courses and examinations? | Michiel Karskens |
| 2 | Tools, means & methodologies for target groups | Ana Figueiredo-Soares |
| 3 | Form and channels to deliver information & Targeted messages → Local perspectives → collaboration | Anu Raijas & Carmen Arroyo de Sande |
| 4 | Using entertainment media for consumer education | Suzanne Piscopo |
| 5 | How can consumer education stimulate creativity , sustainable consumption and active citizenship? | Victoria W. Thoresen |
| 6 | Knowledge base for intermediaries | Carina Tornblom |
| 7 | How EU can stimulate national governments to undertake the topic of consumer education? | Jelisaveta Stankovic-Banka |
| 8 | How to make consumer issues more attractive to children/youngsters in schools? | Jan Bertoft |
| 9 | Social media – a way forward? | Jolanda Ondrej |
| 10 | What can we learn from behavioural economics for consumer education? | John Thogersen |



WS 6 Consumer Education Café



interesting & rich
discussion

many ideas to
discuss further

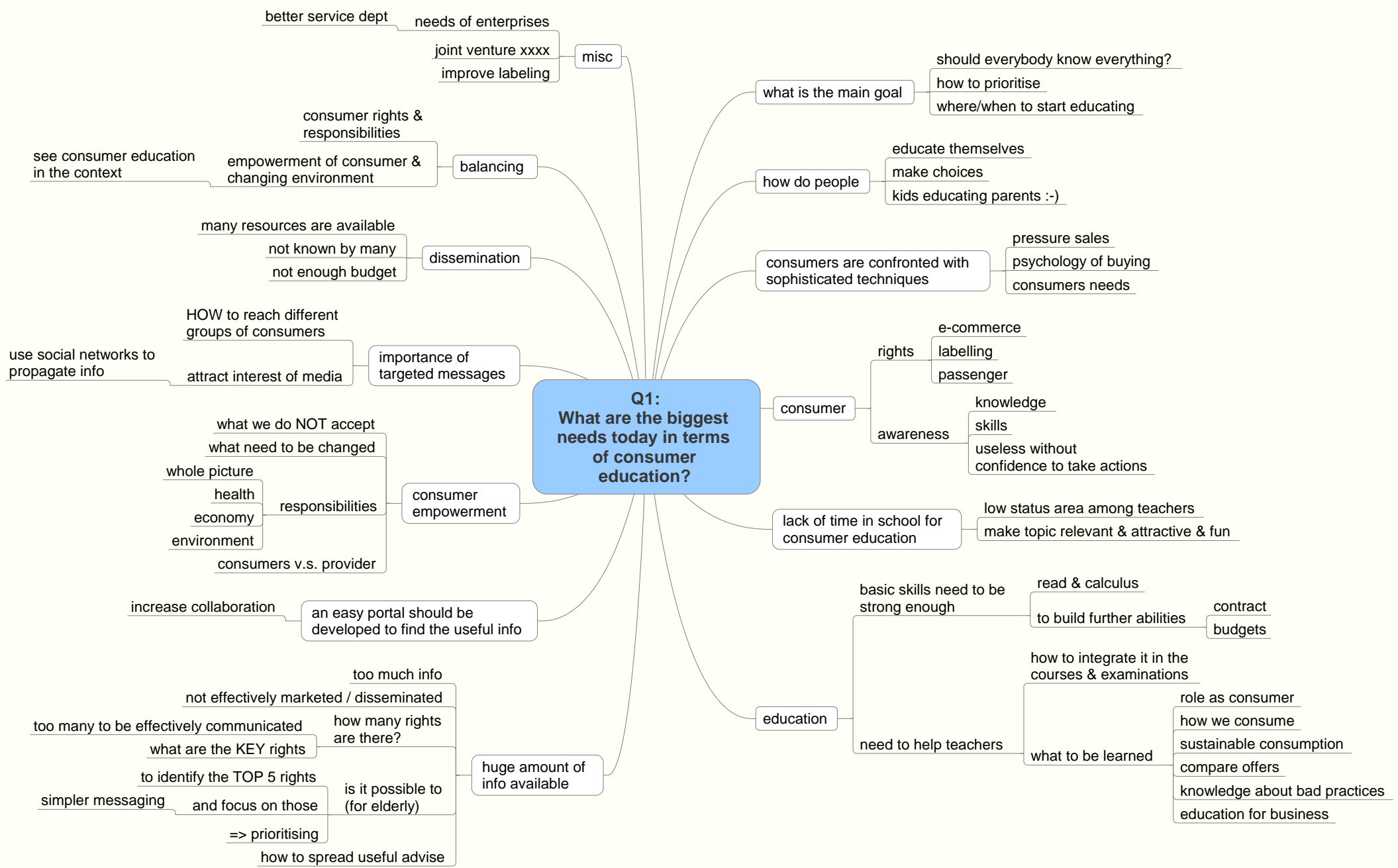
Q2:
Who are the target
groups we should
focus on, and why?

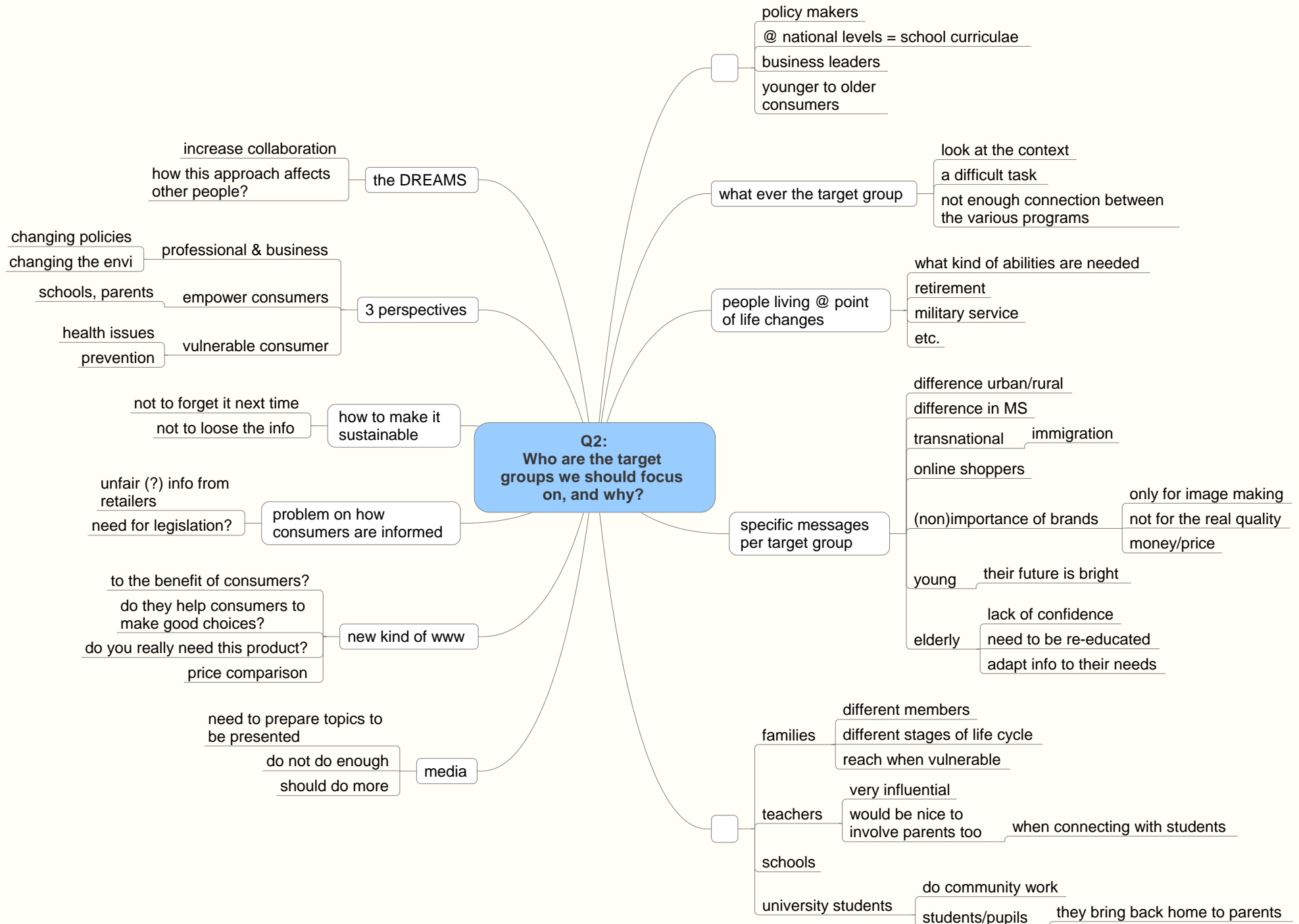


Q1:
What are the
biggest needs
today in terms
of consumer
education?



Q1: What are the biggest needs today in terms of consumer education?





Discussion Report

1

| | |
|---------------------|--|
| Topic | How to integrate cons. education in curriculum and examination |
| Initiator | Michiel Karskens (NL) |
| Participants | Michiel and Margret (UK) |

Discussion – Key elements

Education has moved from passing on information to developing skills. On the one hand we live in a society in which markets are the dominant mode of exchange (products, services, ideas) which all of us relate to as consumers, but paradoxically little time on school in terms of skills and knowledge is devoted to consumer education and skills.

The choices we make and the skills we use on a daily basis to provide for ourselves and our families can be considered to large extent 'consumer skills'.

Schools look at results, consumer education needs to be in the examination otherwise teachers nor students will take it seriously.

List of criteria of knowledge and skills for the specific subject area that is assessed.

We want students to be able to question, weigh evidence, be critical and think for themselves. Who is telling me what, for what purpose?

Find like minded people in the different subject areas to provide/ come up with examples and teaching materials/ methods; that approaches the subject through consumer spectacles. In this way consumer education connects with the daily experience of students (informative, practical, educational, useful).

maybe should use consumer-citizenship education; instead as just consumer education because the latter has negative and limited connotation.

Focus on exploring subject - student with teacher- instead of teacher talking at student, i.e. active learning methodology.

Examples

physics- sustainability, what choices do you have what is in your control? energy use of products (smart phone, cpu), leave it on standby or leave it on- measure the difference in electricity consumption

choice of energycontract/ energysources fossil or renewable;

citizenship: abstract (but fundamental) right to privacy; use of facebook, what are the consequences of pictures you share with friends others (among which Facebook inc.)?

language; creative use in marketing messages

Discussion Report

Students have mobile phones, and will receive letter of debt collection agency. what do you do?

Discussion Report

2

| | |
|---------------------|---|
| Topic | Tools, means and Methodologies |
| Initiator | Ana Figueiredo-Soares |
| Participants | Jolanda Giral; Miriam O'Donoghlie; Carina Toemblom; Godwin Mangion; Nicolas Revenu; Eeva-Lusa Koltta-Sarkanen; Alvaro Durao; Ondres Tichota |

Discussion – Key elements

- need to target the audience effectively in order to be able to select the tools, means and methodologies for consumer education
- tools available were considered enough, however dissemination would need to be improved as some are unknown to the consumers and people working with consumer issues
- TRACE was considered a good example in terms of targeted, prepared and nearly similar level of work practice and background
- Available tools would also need to be adapted to the content, audience, media and the most prominent consumer needs as regards the current consumer field
- EuropaDiary and Dolceta - some documents and information can be mixed and reorganised to work together.
- Need to create a network of people to connect with national experts and discuss best practices and ways to develop in the future

Dolceta

- Considered a good resource with plenty useful information. limitations are related to the amount of information available which makes it difficult to find what searching for. suggestions were made to divide the information into different pages or areas considering the audience targeted (eg. teachers area). it is important to do a content review and reorganisation.
- Need to provide a human link to introduce this tool to the audience, to have an intermediary who can transfer the practical application of this tool to the real life of people (how can this have an impact in people's lives?, how can teachers apply it in the curriculum?)
- Need to implement strategies and cyclic evaluation of programmes for consumer education to measure the impact of programmes and re-adapt where necessary.

Discussion Report

- link Dolceta and national consumer bodies (in the websites, in the information provided)

Europa diary

- Considered a useful tool need to have it more adapted to the national situation (less use of calendar). Adaptation necessary as it should meet the needs of different consumers in different context (more diversity and individualisation)

Final considerations: learning strategies and tools need to be adapted to the target group, to be useful, practical and adapted to their lifetime needs.

Discussion Report

3

| | |
|---------------------|---|
| Topic | Actors and channels delivering targeted messages |
| Initiator | Anu Raijas & Carmen Arroyo de Sande |
| Participants | Jelisaveta Stankovic; Jane Negus; Teresa Moreira; Graham Wynn; Michael Blakemore; Catherine Worswick Laura Ciacci; Bernes Christophe |

Discussion – Key elements

Round 1: Form & Channels to deliver information

Role of public authorities (national, regional, local)

Role of consumer organizations

Role of other kind of organizations

To identify facilitators and multipliers: authorities, NGOs, communities, business

To see which channels are better is necessary to clarify which aspects of the consumer rights you have to communicate - educate

Exchange of information between different actors

Better coordination within the EC

RAPEX: good example of coordination. Something similar at EU level for consumer education?

Not overlap channels

Territory is important. Geography matters in the context of consumer education at EU level. It also important for research and studies about the future necessities

Cross border shopping: real EU internal market. Border regions could be use as example for the functioning of the IM and for the actions needed in the consumer education field

Round 2: Targeted messages - local perspectives - collaborations

Neutrality of information is important. Therefore, public authorities and NGOs are the most reliable actors delivering consumer information.

The best consumer education is concrete, focusing on certain goods, like food. Concerning food, the information concerning origin, production and

Discussion Report

price is important. However, labels are rather difficult to understand because they are so numerous.

It is best to deliver information in natural environments and contexts, like stores and airports.

Consumers should demand more comparable and understandable information when e.g. comparing telecommunication and financial services.

Social corporativity is often only a must for companies meaning nothing in practice.

School education is important because it reaches most.

Discussion Report

4

| | |
|---------------------|--|
| Topic | Using Entertainment Media for Consumer Education |
| Initiator | Suzanne Piscopo |
| Participants | V. Ostrauskiene; I. Csiba; A. Fokkema; A. Vivancos; C. Sneke; K. Schreiner; D. Paques; C. Bernes |

Discussion – Key elements

The whole idea behind this discussion originally was to explore how to present consumer education (messages to help increase knowledge, change attitudes and behaviour) using existing media entertainment programming (radio or TV).

However, the participants also had other ideas on interpretation of the theme.

Some key issues which emerged were that we need to differentiate between information-giving and education. Consumer Education should generally aim to ultimately help people change behaviour.

Using infotainment is one way of passing on information. Using edutainment is one way to educate in an entertaining way. ..educate to act and bring about change.

We need to decide where it is best to deliver this entertaining education.

What is key is that the vehicles used are not old-fashioned. We have to compete with the TV producers and huge commercial marketing ventures who have the finances to produce entertainment and market messages and to use vehicles which are reaching their target audiences at the places where it is best to reach them.

We have to somehow be creative to reach our target audiences. We have to reach the different target audiences where they are...Some ideas suggested were:

1) Using the internet in an entertaining way. Some Consumer Associations in countries use online quizzes to attract teenagers and young people to their site and educate about specific topics through the quizzes. They then offer prizes linked to this.

2) Another idea was to produce short clips/cartoons which can be used in different ways, in different venues/settings to target different audiences.

Discussion Report

5

| | |
|---------------------|--|
| Topic | How can consumer education stimulate creativity, sustainable consumption and active citizenship? |
| Initiator | Victoria W. Thoresen |
| Participants | Laura Ciacci, Sjöfn Gudmundsdóttir, Ralitsa Youcheva; Sannie Fisker; John Thoogersen; Martina Reitmeier; Lanssa Drescher; Thomas Zaengler; Ann Neville |

Discussion – Key elements

1. The EU should put pressure on national states to focus on and support education for sustainable consumption, creative consumer education which stimulates active citizenship.
2. The EU should continue to lead in these issues in the international arena.
3. Consumer education is a way of focusing on the generic key competences for learning with the content/substance of consumer issues.
4. Learners need to be encouraged to feel that they can make a difference and have real life exercises which train them in participating in change in their communities.
5. Consumer education needs to promote an understanding of how and where products come from, reflect on what is meant by "clean, fair, good" consumption
6. Entrepreneurship training can and often does focus on social innovation for sustainability
6. Consumer education should begin from kindergarten, be life long
7. Methods which can be useful to stimulate creativity:
 - encouraging rather than controlling or directing
 - prompting questioning
 - using games
 - studying ads, analyzing their claims and psychology
 - photo competitions (based on phrases like "justice")
 - modernize Dolceta
 - involving learnings in community initiatives

Discussion Report

For example, showing these short clips on monitors in waiting rooms, while waiting in queues, while waiting for movies to start, while waiting for music concerts to start; or creating versions for the web to be disseminated via social networks; or actually showing the clips as PSAs on TV. (Of course, showing on TV requires buying air time to have them shown at times which will reach many people. Who will fund this?)

KEY TARGETS:

- Try to develop visual materials which are dynamic, gripping and modern in look and tone (and which will look slick) and motivate the target audiences to pay attention and relate to the characters shown or described so that they can be encouraged to change their behaviour for the better.

- To use consumer education messages/materials/ products which already exist and repackage them to be more entertaining.

- To encourage students to produce their own educational materials to teach peers (e.g. videos)

- To include more training in teacher training on how to present consumer education in an entertaining way and in a way where the 'students' see the messages as relevant to their life.

- EU and governments to make sure to give enough weighting (time and budget) to the importance of the type of vehicle and method of dissemination when planning consumer education messages/materials/ products

- Trying to build relationships with TV and radio producers, or well-known personalities/actors, where this is feasible, in order to 'convince' them to include consumer education messages in their productions...to educate by modelling the desired consumer behaviour.

Discussion Report

6

| | |
|---------------------|--|
| Topic | Knowledge base for intermediaries |
| Initiator | Carina Tornblom |
| Participants | Graham WYNN, Michael BLAKEMORE, Thomas ZANGLER, Deborah PAQUES |

Discussion – Key elements

Reaching consumers directly is very challenging.

Offering knowledge and skills to intermediaries is more manageable.

Lots of content exists already at European level and also best practices at Member State level.

Creating an experts network would facilitate in gathering the content, customizing it to the Member State needs and target groups.

Intermediaries are those who people trust and get in touch with naturally throughout their daily lives (from teachers to business and media).

One example is the OFT website for the retail business.

Following students and see where they are working and how they use/disseminate consumer information.

Nudge theory/embedding messages in day to day material and journals.

Discussion Report

7

| | |
|---------------------|--|
| Topic | how EU could stimulate national governments to undertake topic of consumer education |
| Initiator | Jelisaveta Stankovic-Banka |
| Participants | Koltta sarkanen Eeva-Lisa, Vincze Anna, Jovcheva Ralitsa, Laanesaar Linda |

Discussion – Key elements

Problems:

No coordination between different actors at national level working in the field of consumers education

fragmentation of consumer movement

EU institutions and bodies being too far from citizens are not recognised as points of information

ideas:

Universities and teacher training organisation as trusted sources of information to undertake coordination of consumer education and information campaigns

Governments should be encouraged to set up advisory committees at national level

EC to cooperate with national authorities and disseminate existing projects and initiatives that were developed at the EU level

Discussion Report

8

| | |
|---------------------|--|
| Topic | How to make consumer issues more attractive in schools |
| Initiator | Jan Bertoft |
| Participants | Imrich Csiba, Sjöfn Guðmundsdóttir, Miriam O'Donoghue, Nicola Revenu |

Discussion – Key elements

Change methods from today, use "untraditional" methods to inspire and to mobilise the power and interest they have.

Use active experiential learning, f i to calculate footprints, count on your mobile costs.

Develop a critical mind among youngsters, f i letting them analyse ads, study the psychology behind (why is the purpose behind this ad, how is it done?)

Involving business to include sustainable, consumer-oriented messages into their advertising, Also involving them by having side/lessons in stores.

Use TV-programmes as a platform f i news about consumer issues or science programmes on consumer behavior.

Involve art & design schools on how to get the message through.

Use Facebook and other social media - but with selection and for certain exercises (f i to mobilise other young consumer for activism)

Role for EU and the Commission:

Modernise Dolceta and link it more to areas where you people are. Make it not fit for purpose and audience.

Same as with Dolceta. Make the School Diary more attractive and make an "app" of it.

More funding for disseminating of Dolceta, Diary etc. Producing is far from enough, that is only the start...

Prioritize more down to a few important messages to the teachers, pupils etc.

Communicate more with teachers, NGO etc. Create a platform for networking to find best practices in different member states.

Discussion Report

-

| | |
|---------------------|---|
| Topic | Social media / a way fwd |
| Initiator | Jolanda, Ondrej |
| Participants | Viktorija Ostrauskiene, Nyandro Vivancos, Jolanda Girzl, Jane Negu, Anja Gulbe, Ana Figueiredo, Teresa Moreira, Alvaro Zurao, Ann Neville |

Discussion – Key elements

How to reach out to consumers is more and more important. We discussed facebook, twitter, youtube, webforums, webchats.

Our keywords were:

feedback, flexible, actual (hot issues), cost-free, interactive, fast, precise, attractive, dialogue, chat, forum, updates, showing practise from real life.

Not only being on the media, but you also have education on how to use internet, taking into account personal data protection, security, privacy.

You have consumer information all in one: Be prepared, not scared in the consumer world.

We can make consumers be more confident by using new media that reflect also crossborder shopping online and offline. How one can help themselves.

Giving pro/active advice, not only reactive when they already are in negative situation.

Showing different life situations in youtube giving in good advice in different life situations.

Needs: attractiveness (quizes), consumer empowerment by creating consumer groups - sharing experience, tips, tricks. E.g. cases of the month (for consumer centres - showing right and wrong consumer behaviour). Creating various groups of interest (hot topics of a month, e.g. snow in the air transport), themes for teachers (e.g. for crossborder shopping, safe payment of the internet).

Webchats together with media events, focusing twitter for media work; facebook for direct consumer contact; webchats attract due to direct interaction and feedback from professionals.

Need for human resources to be able to keep the tool updated and lively (and also to search for information from stakeholders which can be used for your own activities).

Social media, in some countries, reach all generations, including primary school pupils, students and their grand grand parents.

Look out for giving information in social media depends on which organization you are in; comments and feedbacks have be carefully watched and in case of negative comments they have to be removed. It is important to have a social media

Discussion Report

communication policy. You have to give a good impression from your behaviour on the internet. Then your information will be more trustworthy.

Discussion Report

10

| | |
|---------------------|--|
| Topic | What can we learn from behavioural economics for consumer education? |
| Initiator | John Thogersen |
| Participants | Anita Fokkeam, Victoria Toresen, Larissa Drescher, Catherine Worswick, Sannie Fisker, Kristina Schreiner, Martina Reitmeier, Margaret Jepson, Godwin Mangion |

Discussion – Key elements

This is a relatively new area where many new results are discovered so more research is needed in order to properly answer the question.

Basically, behavioural economics suggests that a knowledge deficit approach to consumer education is insufficient. Even with complete knowledge, consumers will still make choices that are not in their best interest or in the best interest of society, due to human limitations and biases.

Behavioural economics points at engineering of the environment as an approach to get people to make more healthy, economical and environment friendly choices: Make the option that is in the best interest of the consumer and society the default option. In more general, design the environment so that the "right" choice becomes the easy choice.

It also entails a critique of current consumer and competition policy, for example the directive about product placement. The power of social norming is well documented in behavioural economics as is the fact that social norming in entertainment programs and advertising make people make choices that are not in their best interest. Hence, consumer policy should protect consumers from this kind of influences.

As a special aspect, this may also influence businesses' perception of their social responsibility and indeed shape their CSR policy (cf. Dove and their "campaign for real beauty")

In terms of consumer protection, consumers also need education to make them more aware about their own biases and the pitfalls they entail. For

Discussion Report

instance, one's inclination to accept propositions by people in authority at face value, also when that person is actually functioning as a sales representative (e.g., a bank advisor).

Another implication for consumer policy is perhaps adjusting the goals of consumer policy - more realistic objectives, based on a more realistic model of the consumer.

