



JSSE

[Journal of  
Social  
Science  
Education](#)

2021, Vol. 20(3) 147-173

Edited by:

Olga Bombardelli,  
Reinhold Hedtke,  
Birgit Weber

Article

## Consumer education as counselling? Teacher beliefs about consumption and (social science) education

**Franziska Wittau**

*Bielefeld University*

**Keywords:** economic education, social studies, consumer education, teacher professionalism, teacher training

- Consumer education is a normative field of action.
- Social science teachers base the design of consumer education concepts often on their own, milieu-bound values.
- Especially when teachers see students' consumption as deficient, consumer education has the task to teach appropriate consumption patterns.
- In formal teacher training processes, students' everyday experiences as members of society can serve as a starting point for self-reflective processes.

**Purpose:** This article aims to discuss the influence of milieu-based daily life experiences on teaching social science studies by taking the example of consumption. It should be asked to what extent personal habitus in a Bourdieuan sense influences teachers' beliefs about consumer education in particular and social science education in general.

**Method:** Qualitative interviews and group discussions with 19 teachers out of the social science domain were analysed following the concept of interpretation patterns as socially shared world views.

**Findings:** Personal experiences and common knowledge based on the daily involvement in consumption practices are a crucial factor influencing consumer education. They lead rather to tendencies of overwhelming students than imparting knowledge about consumption as a social phenomenon.

**Implications:** Teacher training in fields of social science education, which is strongly related milieu-driven daily life, should focus a distanced, reflective and multiperspective view on the teaching practices based on professional, theoretic knowledge.

---

**Corresponding author:**

Franziska Wittau, Faculty of Sociology, P.O. Box 100131, 33501 Bielefeld, Germany; Mail: [franziska.wittau@uni-bielefeld.de](mailto:franziska.wittau@uni-bielefeld.de)

**Suggested citation:**

Wittau, F. (2021): Consumer Education as Counselling? Teacher Beliefs about Consumption and (Social Science) Education. *Journal of Social Science Education* 20 (3). <https://doi.org/10.11576/jsse-3960>

**Declaration of conflicts of interests:** none

**Open Access** This article is licensed under a Creative Commons Attribution 4.0 International License, which permits use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons licence, and indicate if changes were made.

## **1 INTRODUCTION**

### **1.1 The political demand for (more) consumer education**

Since consuming is a practice that is an integral part of daily life, consumer education with its primary aim of consumer empowerment is a traditional core task of education in general and economic education in particular. For example, the United Nations require in their Guidelines on Consumer Protection that “[c]onsumer education should [...] become an integral part of the basic curriculum of the educational system” (UNCTAD 2016, p.17). Likewise, the Organisation for Economic Cooperation and Development (OECD) states the importance of consumer education to develop skills and knowledge to enable consumers to operate in increasingly complex markets (2009). Similarly, the Treaty on the Functioning of the European Union claims the right of consumers to education to ensure consumer protection (EU 2012, §169). Referring to this role of consumer education, especially for consumer protection, the European Union launched several initiatives to promote consumer education throughout Europe (Goldsmith & Piscopo, 2014; Brennan et al., 2017; Fischer, 2011). In Germany, there is a growing public demand for (more) consumer education as well (KMK, 2013; MSW, 2017). This growing demand may lead to the misconception that consumer education is marginalised so far. The opposite is true, especially if a broad understanding of consumer education, including financial literacy or health and nutrition education, is taken as a basis.

Even if consumer education is not linked to a specific subject, but rather considered a cross-curricular task, several subjects related to economic education take the primary responsibility for consumer education. In Germany consumer education is one of the traditional core tasks of economic education (May, 2010). Since the 1960s, the theoretical basis, and teaching materials and concepts have been improved continuously. Especially in the last decade, there was an ongoing development of consumer education because of the rising awareness of the global need for sustainable development and its implications for consumerism (Mc Gregor, 2005).

### **1.2 Consumption, consumer education and its normativity**

Consumption itself is an often value-driven field of action. This type of action can be seen clearly in discussions on political or ethical consumption (Mathur, 2014; Min Baek, 2010). But also the interpretation of consumption based on mainstream economics and its paradigm of consumer sovereignty is normative in a twofold manner. The paradigm of consumer sovereignty is based on the model of the rational consumer, who operates under the budget constraint. In short, that means consumers have to decide how they allocate their income to different consumer goods. To allocate the income rationally requires considering the costs and consumption benefits (Frank & Cartwright, 2016). In this assumption - even if only latently - the normativity of consumer sovereignty can be seen firstly on the individual level.

The cost-benefit-analytical view on consumer needs is not a neutral one, because it requires a justification of consumer decisions. However, the model is also normative on the structural, political level because it assumes that rational consumers decide with their purchasing behaviour which goods are produced in a national economy (Acemoglu, Laibson & List, 2019). As Adam Smith put it, it is based on the presumption that “consumption is the sole end and purpose of all production” (Smith, 1814, p. 535). This requires freedom of choice for consumers, which can only be achieved when there is full competition between producers in open markets. Following this reasoning, an economic policy based on deregulation and open competition, which is discussed under the term neoliberalism (Cahill et al., 2018; Rose, 1999), is needed.

Teachers act in their daily lives as consumers likewise their students. As consumers, they act upon certain norms and values. Considering findings of studies about teacher professionalism, it is important to note that the knowledge that influences the design and reflection of teaching includes not only knowledge gained in formal teacher training processes, but also the so-called beliefs (Aguirre & Speer, 2000; Calderhead, 1996; Pajares, 1992; Shulman, 1991). In cognitive psychology beliefs are defined as subjectively true world views (Richardson, 1996). Therefore, they are distinguished from objective knowledge as they “do not require a truth condition” (Richardson, 1996, p. 107). They cover the entire range of professional fields of action of teachers: students, whole school classes, the taught content, materials, methods of teaching and learning, educational goals and ways of testing and evaluation (Kagan, 1992).

It is uncontroversial that the beliefs and with them conceptions of teaching and the taught subjects are influenced by former experiences made in school contexts as well as in non-professional fields of action (Pajares, 1992; Woolfolk Hoy, Davis & Pape, 2006; van Driel, Bulte & Verloop, 2007). This is also true from a Bourdieuan perspective on teacher beliefs. From this point of view, it can be suggested to see the habitus as the origin and source of beliefs and, therefore, classroom practice (Mayrhofer, 2019).

Taking into account how strongly habitus and consumption practices are related to each other (Bourdieu, 1996), it should be asked if and how teachers habitus influences consumer education. The purpose of the study presented in this paper is to examine the role of consumer educators’ habitus for consumer education. In particular, its main aim was to explore how far milieu-driven daily life and its experiences influence consumer educational practices. Therefore a qualitative interview study with social science teachers from German comprehensive schools was conducted.

The paper seeks to address the following questions: Which interpretative frames about consumption do teachers have? What do they think about their students as consumers? How are these frames connected to consumer education processes at school? What is the role of the milieu driven habitus of the teachers for these frames?

The following section gives a short overview of the concept of consumer empowerment and its linkage to consumer education (Chapter 2). Chapter 3 presents the state of research about teacher professionalism in consumer education. The fourth chapter is concerned

with the research design used for this study before crucial findings are presented in Chapter 5. Chapter 6 discusses these findings with the reviewed theoretical and empirical research. Chapter 7 draws conclusions from the study for consumer education in particular and social science education at large.

## **2 CONSUMER EMPOWERMENT THROUGH CONSUMER EDUCATION?!**

### **2.1 Consumer empowerment**

As mentioned above, the main aim of consumer education is the empowerment of students as consumers in their daily and prospective life. Empowerment is seen as necessary, especially from a value-driven view on consumer society and its consequences for the individual consumer and society as a whole. These include, for example, increasing consumerism and materialism (Campbell, 1989), the waste of financial and natural resources, or the ever-increasing acceleration of individual and societal life (Rosa, 2015).

In a general manner, empowerment is helping people get control over their lives and participate in and understand the communities they live in (Perkins & Zimmerman, 1995). The particular perspective on empowered consumers focuses on their ability to search for and use information in decision-making processes on markets, as well as they know their rights as consumers and refer to them if necessary (Nardo et al., 2011). Especially this last point shows that the concept of empowerment is closely linked to regulatory consumer policy (Mc Shane & Sabadoz, 2015). Mc Shane & Sabadoz criticise that consumer empowerment is an ambiguous concept, which needs to be clarified. The essence of their critique is that the concept of consumer empowerment shown above is strongly based on mainstream economics and its paradigm of the rational consumer. The homo oeconomicus based concept of the rational consumer rests upon the maxim that the consumer chooses those options on the market that are associated with the greatest possible benefit. In doing so, the assumption of budget restrictions applies, so that the consumer only buys what she or he can afford. Other questions strongly related to consumption, particularly socio-cultural and moral ones, are not considered (ibd.). Based on this assessment, they suggest an alternative conceptualisation of consumer empowerment:

“Consumer empowerment is a state of being whereby consumers are free to enact and even privilege citizenship roles in the marketplace in such a way that they are cognitively able to pursue both economic/rational interests as well as broader human interests in terms of their consumer citizenship.” (Mc Shane & Sabadoz, 2015, p. 548)

## 2.2 The role of consumer education for consumer empowerment

Traditional approaches of consumer empowerment tend to locate consumption in the sphere of private life. The above-noted more comprehensive understanding of empowerment overlaps this private sphere with the public sphere, where traditional (democratic) citizenship is located in (Trentman, 2007). The linkage between consumption and citizenship can be seen best in the concept of ‘consumer citizenship’, which emphasises questions of social and environmental justice in consumer practices. This is particularly important in consumer education that is strongly related to education for sustainable development (ESD). ESD “is commonly understood as education that encourages changes in knowledge, skills, values and attitudes to enable a more sustainable and just society for all” (Leicht, Heiss & Byun, 2018, p. 7). In the sense of consumer citizenship changed consumption patterns may lead to more sustainability and justice. Consumer education can be seen as one way to ensure such consumption patterns (Mc Gregor, 2005, 2008).

Nevertheless, relating to the empowerment definition of Perkins and Zimmerman the crucial factor of understanding consumer society is missing even in the wider definition of McShane and Sabadoz at least at an explicit level. It focuses as well as most concepts of consumer education on everyday life and its consumption practices, which also includes dealing with personal finances. Such an interpretation of consumer education has its core task in providing everyday help.

In contrast a concept of consumer education that is strongly related to economic education as well as citizenship and social science education should integrate knowledge and a knowledge-based understanding of different aspects of (consumer) society as its essential elements (QCA 1998). Following the knowledge concept especially of critical citizenship education (Spotton Visano, 2019), knowledge has to be understood in a broader sense than just information about consumer goods and their producers. As Ruckenstein (2013, as cited in Pajari & Harmoinen, 2019) noted, consumer education should promote students’ ability to question the prevailing economic thinking and exchange relationships, not to perpetuate them. Knowledge is considered to be rather structural than factual. Imparting knowledge about consumption as economic action which is affected by and embedded in structures of social relations (Brand, 2010) can be seen as an important contribution to critical consumer empowerment. This applies in particular to the so-called vulnerable consumers. Children have been identified as one core group of these vulnerable consumers (Kennedy, Jones & Williams, 2019). They are seen as disadvantaged participants in consumer goods markets, mainly because they act non-rational (Shi et al., 2017).

Educating children as vulnerable consumers focuses mostly on the narrow concept of consumer empowerment regarding information-seeking and consumer-rights described above. Such approaches address them primarily as atomised actors and ignore the social contexts and structures influencing their consumption. Such influencing factors lead to the lack of reality of the model of the sovereign consumer based on the homo oeconomicus

paradigm (Darby & Karni, 1973; Tversky & Kahneman, 1974; Kahneman, 2003; Mullainathan & Thaler, 2000; Spurr, 2012). Nevertheless, those limits are rarely discussed in consumer education.

The problem of a lack of understanding of structural factors influencing consumption remains focused on sustainable consumer behaviour. As with the goal of more rational action described above, the danger that the focus will be on the question of what is the right way to consume exists in education for sustainable consumption as well. This may lead to the misperception that the consumer can determine policy (first and foremost) with his or her shopping trolley, particularly in sustainable consumption. The growing public demand for more sustainable (consumer) action seems not difficult to understand in the light of the looming ecological crisis and the increasing global inequality of wealth. However, there are certain limits to this idea, particularly the risk that students could be overwhelmed with particular world views and opinions.

### **2.3 The role of moral values in consumption and consumer education**

Consumption is a value-based activity. Shared values, in turn, are structured by contextualised cultural frameworks of the social milieus individuals are part of (Holt, 1997). This inside is known and elaborated from different theoretical positions for more than 100 years (e.g. Veblen, 1912; Bourdieu, 1996; Douglas & Isherwood, 1996). Nevertheless, a consumer education model based on the above-described aim of consumer empowerment ignores these differences while summarising consumption patterns primarily in two categories: desirable or undesirable. That means for all those students who do not consume in line with the values of rationality, responsibility or sustainability a depreciation of their daily consumption and their lifestyles.

A current qualitative interview-based study of 14- to 17-year olds showed for Germany, that sustainability is rather a lifeworld-specific topic than a universally shared value (Calmbach et al., 2020). Most of all, those adolescents from privileged and educated backgrounds in the middle of society tend to be more open-minded when it comes to sustainability (ibd.). That leads to an additional form of vulnerability forced by consumer education where the individual's well-being is jeopardised. In modern consumer societies, consumers have nearly free choice. But free choice means that consumers can make mistakes with inevitable consequences, notably for their social belonging (Warde, 1994). Instead of discussing these risks of consumption to the same extent like those for environmental, intra-, and intergenerational justice or health, current approaches of consumer education tend to reinforce them.

To sum up, it can be stated that regardless of the different ideologies of consumer educational approaches relying on the different concepts of consumer empowerment described above (McGregor, 2011; Dzupina & Jankova, 2017) it has often been stated that consumer education is one of the core instruments to reach consumer empowerment and to foster consumer literacy (Benn, 2004; McGregor, 2005; Brennan & Coppack, 2008; del

Mar Pàmies, Ryan & Valverde 2016; Tajurahim et al., 2020). But even if consumer education is seen as an input factor, and empowerment as the corresponding output factor actual offerings of consumer education differ from each other because of several influential factors. This paper states that especially teachers as consumer educators are important actors in this sense. The actual design and implementation of consumer education is done by the teachers and bases (in addition to other factors) on their professional knowledge and their self-concepts as consumer educators. The role of teachers as key actors of consumer education has been examined in several studies so far. The next chapter gives an overview of the results of this field of research as well as an introduction to the habitus-driven perspective on teacher professionalism, which provides the theoretical framework for my empirical study.

### **3 TEACHER BELIEFS AND TEACHER HABITUS IN CONSUMER EDUCATION**

#### **3.1 Teacher knowledge and teacher professionalism in consumer education: A habitus-driven perspective**

Teaching as a profession depends on professional teacher knowledge (Shulman, 1986) as well as teacher beliefs (Aguirre & Speer, 2000; Calderhead, 1996; Pajares, 1992; Shulman, 1991). From a social phenomenology point of view, the differentiation between knowledge and beliefs is not as straightforward as from a cognitive psychology perspective presented above because it sees all knowledge as socially determined and shaped by interpretation patterns gained by daily life and intersubjective communication (Berger & Luckmann, 1991; Schütz & Luckmann, 1973). Knowledge is then, however, not only what is recognised as objectively true by means of scientific quality criteria, but also what is considered to be true by the subjects in their interaction and becomes the basis for action in the life-world and the associated life practice (Knoblauch, 2005) - in our case of the professional life-world and its teaching practice.

Patterns of interpretation per definition firstly have a normative character and secondly operate latently and are only available with limited reflexivity (Meuser & Sackmann, 1992). Like teacher beliefs, interpretative patterns are neither completely free of contradictions nor internally self-contained structures of meaning (Oevermann, 2001; Baumert & Kunter, 2006). Because of this, they have the potential to influence educational processes unconsciously. Research about teacher professionalism showed that teachers' decisions and actions are rooted in their unconscious beliefs. Those beliefs, which are part of a comprising system of patterns of interpretation, have accumulated during teachers' biographies and are influenced by them. This shows how close beliefs are related to Bourdieu's concept of the habitus (Jenkins, 1992). Habitus is a system of permanent dispositions, the entirety of schemes of perception, thought, and action. Likewise beliefs, habitus is deeply founded in biography and the material and social conditions of life. It influences the everyday theories, ethical norms or patterns of classification represented

by individuals and their individual and collective practices. But this causal link between habitus and practices is not a deterministic one: “The habitus disposes actors to do certain things, it provides a basis for the generation of practices”, because individuals come upon “the objective and external constraint of the social world” (ibid., p. 48).

As Bourdieu shows in “Distinction” (1996), habitus and consumption are strongly related to each other. For a deeper understanding of this coherence, it needs to be reminded that habitus is based on life’s social conditions. In other words: The habitus is determined by social status. That means, that consumption patterns differ along with the social position of the consumer. For example, ethical consumption is more common in higher-status milieus of the society, as Carfagna et al. showed (2014). The different consumption patterns between the different social milieus are used for distinction as a form of social stratification.

Building on the outlined connection between habitus, consumption, and teacher beliefs the view on professional teacher action in consumer education must be broadened. It can be stated, that habitus and the habitually shaped view on consumption is at least potentially an influencing factor on consumer education practices. Considering that consumption is an often value-based activity, this raises the risk of a lack of controversy in consumer education. If teachers do not reflect on the normative biases when they deal with consumption, which is quite possible because of the implicit character of interpretation patterns, there is the danger of overwhelming students and devaluing their subjective life-worlds.

### **3.2 Current state of research in consumer education**

The importance of teachers’ personal values can also be seen in several empirical studies on consumer education, which focused on the role of teachers as consumer educators and their influence on consumer educational processes. Most of these studies centre on teachers’ perceptions of consumer education and their professional knowledge in the sense of traditional teacher professionalism research as described above.

Teachers’ perceptions of consumer education, its goals, and its central themes and contents have been explored by both Pajari and Harmoinen (2019) and Håkansson (2015, 2016). In a qualitative interview study with Finnish primary school teachers concerned with social studies (Pajari and Harmoinen, 2019) most of the interviewed teachers emphasised the importance of a life-world-oriented consumer education based on children’s experiences. Besides these teachers’ personal interest in consumer education themes and their conception of their skills was noted as an even more influencing factor. That means that the teachers ascribe themselves a significant impact, which kind of consumer education is offered in primary schools.

A study with formally unqualified Home and Consumer Studies teachers in Swedish primary schools (Håkansson, 2015) showed, that next to providing knowledge, understanding or methods to compare or understand the consequences of consuming

consumer educators aim to transfer norms and values to the students, for example about sustainability, fair trade, and consumerism as specific phenomena of consumer society. There was a “large emphasis on prescribing what is ‘right’ or ‘wrong’ [that] might even be described as paternalism.” (ibid., p. 688). To teach students in this way bears the danger of their indoctrination. In a subsequent study was shown that even formally qualified teachers tend to transfer unsupported consumption norms and values, albeit to a lesser extent than formally unqualified teachers (Håkansson, 2016). On the one hand, this points to the normative character of consumer education itself. On the other hand, it also poses the question of the role of teacher training processes, particularly in value-related fields of education like consumer education.

Further studies exist primarily on financial education, which can be seen as part of consumer education in a broader sense, and the professional knowledge of financial educators. In a systematic literature review, Compen et al. showed that the financial knowledge of teachers (in the sense of content knowledge) is insufficient (Compen, De Witte & Schelfhout, 2019). Complementary examination of teachers’ beliefs about their own competencies showed that only a fraction of teachers concerned with financial education feels well prepared to teach financial topics. Particularly experienced teachers design financial education primarily on the basis of their own experience (Björklund, 2019). Personal life experience is used to compensate for the lack of financial literacy training during processes of teacher education. Novice teachers would draw on the relevance of common knowledge, likewise their more experienced colleagues, even if they expressed a lack of personal experience concerning financial questions (gained for example through buying property). Consequently, they turn in teaching social science to disciplines they feel more comfortable with like political science or economics. Even if this can be seen as a coping strategy of novice teachers, this leads to financial education, which is more concerned with structural than only individual-life-related questions (ibid.). Despite the identified lack of professional knowledge the majority of teachers believe in the relevance of financial education (Compen Witte & Schelfhout, 2019; Henning & Lucey, 2017).

For Germany, empirical research on consumer education is a missing link, although it is a traditional core task of economic education and its related subjects (May, 2010). This is even more surprising as (German and international) educational policy repeatedly emphasises the importance of consumer education (KMK, 2013; MSW, 2017; EU, 2012; OECD, 2009). Especially in the light of a further improvement of consumer education, knowledge about its current practice is required. As stated above, teachers are important actors in the field of consumer education. Research results confirm this assumption, but so far, they focus on primary education or financial education. Particularly for secondary education, a broader view on teachers’ knowledge, perceptions, and concepts of consumer education, in general, is needed. For this purpose, a qualitative interview study with consumer educators out of the social science domain from German comprehensive schools<sup>1</sup> was conducted.

## 4 RESEARCH METHODS

The starting point of the empirical study is the assumption that consumer educators often draw on everyday knowledge and that this knowledge is mostly habitual, milieu-bound and only latently available. The aim of this research is the reconstruction and thus the understanding of those latent structures of sense and meaning. Therefore, data collection and especially data evaluation were built on hermeneutic, interpretative methods.

### 4.1 Interviews

The data collection was carried out with qualitative, semi-structured interviews. Based on the knowledge concept described above with its specific focus on beliefs and interpretation patterns, those interviews should force definitions of situations, descriptions of actions, but also the establishment of the justification for action. This claim rests upon the definition of interpretation patterns as functionally related to objective problems of action (Meuser & Sackmann, 1992). Interpretation patterns help to define situations and to deduce and justify actions. Semi-structured interviews are an elicitation tool in which such conversation situations can be created. On one side, they set the thematic focus of consumer education. On the other side, they leave room for the participants to focus on what is particularly important for them (Brinkman, 2014).

The actual elicitation method is based on a triangulation of three forms of semi-structured interviews: the expert interview (Bogner, Littig & Menz, 2009), the discursive interview (Ullrich, 1999 a, b; Brinkmann & Kvale, 2015), and the episodic interview (Flick, 2000; Bates, 2004).

Expert interviews focus on the knowledge of the informants interviewed as experts. They use their expertise to define situations and problems in the researched field of action and how to handle them. Because expert knowledge always includes pre-theoretical elements based on experience, expert interviews have to trigger the narration of these experiences or exemplary stories. From a methodological background, there is the assumption, that narrative story-telling gives researchers the best possible insight into the examined practices (Jovchelovitch & Bauer, 2000). Discursive interviews, by contrast, force argumentative forms of representation to find out how informants justify their action. They are seen as the suitable method for evoking interpretation patterns. Teacher beliefs, which are highly relevant in the context of educational processes, are part of a broader structure of these interpretative patterns, as shown in chapter 3.1. Episodic interviewing takes an intermediate position between both types just described. On the one, hand it focuses on semantic, conceptual knowledge, which is typical for argumentations and this is closer to the discursive interview. On the other hand, this interview form should raise participant's narrations. This is closer to the expert interviews. The guideline used to conduct the interviews took into account the three types

of interviewing techniques. Particular attention was paid to ensure the balance between the discursive and the expert interviews.

## 4.2 Sample and interview procedure

To gather the interpretations patterns about consumer education teachers with expertise in consumer education were interviewed in twelve individual interviews and two focus groups with three and four participants. All teachers were teaching at comprehensive schools in North Rhine-Westphalia at the time when the interviews were conducted.

Teachers of comprehensive schools were chosen because of three reasons:

- 1) In comprehensive schools, consumer education is located in several subjects like business and employment studies, economics or home economics, but also social science studies. It plays a more important role in comprehensive schools than in grammar schools.
- 2) Teachers have to teach students from a comparatively heterogeneous student body. This is important for the research design because there might be a correlation between differences and similarities in the approaches to consumer education and the learners.
- 3) The staff at comprehensive schools is also comparatively heterogeneous, especially with regard to its teaching qualifications.

Since this is not a homogeneous sample, the selection of the interview partners was carried out by means of theoretical sampling (Corbin & Strauss, 2008). Therefore initially, two group discussions were conducted, and potentially significant factors influencing the interpretation patterns on consumer education were identified. Based on these group discussions, further interview partners were selected. These factors were gender, professional experience, the specific subjects taught, and the school's catchment area (urban/rural). All in all, 12 male and seven female participants were interviewed. Their professional experience spanned from five to 36 years. 14 interviewees had studied subjects out of the social science domain, three of the teachers taught consumer education without any formal training, and another one has an additional qualification in home economics. The sample was nearly equally divided between urban (nine) and rural (ten) schools.

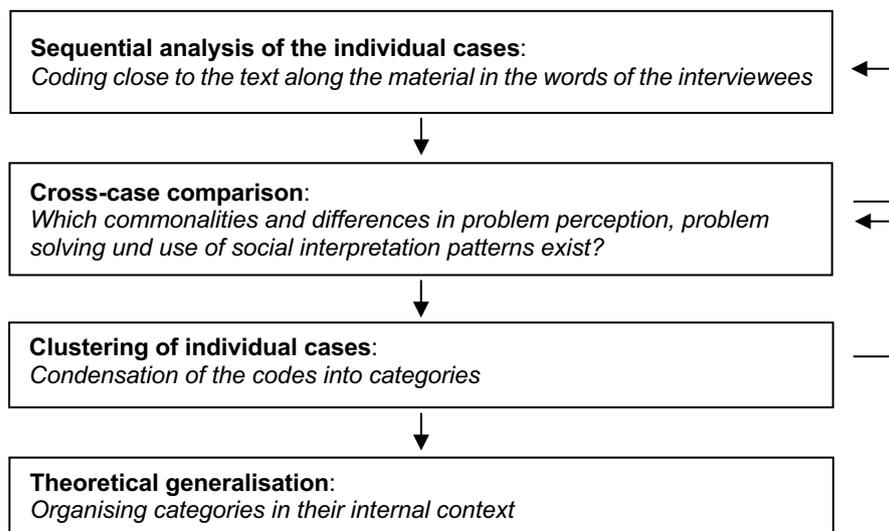
All focus groups and interviews took place in the premises of the schools where the teachers worked. They lasted between 35 and 70 minutes. The interview guideline included the opening and closing sequence and eight further topics. The questions concerned teachers' definitions of consumer education, the aims and themes of the own taught consumer education, practices, materials, and methods used for educating consumers, the teachers own daily consumer behaviour and the (anticipated) behaviour of the students as consumers. Additionally, educational policy about consumer education

should be reflected on. Furthermore the study focused on the teachers own professional biography concerning consumer education and its differences to other subjects.

### 4.3 Data analysis

As described above, interpretation patterns can be characterised firstly as often latent and secondly as socially shared. Both characteristics were taken into account while analysing the data. As shown in the figure below, data analysis was a four-step process.

**Figure 1: Methodical approach**



To get to the latent meaning, data analysis was built upon the principles of sequence analysis. Hence each interview/ focus group was extensively evaluated. Verbal but also non-verbal utterances and inconsistencies were considered since patterns of interpretation become particularly visible in these (Oevermann, 2001). The coding was done close to the raw data material in the words of the interviewees. The codes that were developed from the interviews were then assigned to the corresponding text passages using the text analysis program MaxQDA.

Afterwards, a systematic cross-case comparison to build categories from the found codes was carried out (figure 2, see appendix). Subsequently, these categories are linked together in a theoretical model that organises the categories in their internal context. The work process was a circular one, where loops were consciously built-in, especially between individual case evaluation and case comparison, but also between case comparison and theoretical generalisation. To make the data evaluation intersubjectively comprehensible and thus ensure the quality of the results obtained, the available raw data were interpreted in alternating groups or research colloquia for peer validation (Brinkmann & Kvale, 2015).

## 5 KEY FINDINGS

The study investigated teacher's perceptions and interpretation patterns of consumption and consumer education, which are internally related to each other. The following chapter summarises the key findings. In short, these can be divided into the categories:

- 1) Patterns of interpretation of consumption and consumer society, including patterns of interpretation of self-perception and external perception (especially of the students) as consumers.
- 2) Questions of thematisation in the classroom and extracurricular educational offerings.

This differentiation is of an analytical nature, which implies that there are links between the different patterns of interpretation, which become visible time and again. For example, the critical reflection on consumption and consumer culture also influences the goals and content of consumer education.

### 5.1 Teachers' views on consumption, consumer society and consumers

The modern consumer society, the ambivalences associated with it, and the positioning of the learners and of themselves within it, served all together as the starting point for consumer education for many of the interviewed teachers. Consumption was certainly seen as a key component of modern societies, but mostly in a critical manner. The teachers' and students' daily practices of consumption, as well as the comparison between both, played a key role in the interviews.

The consumer behaviour of both groups is evaluated according to the ideal types of rational and responsible action described in chapter 2. The results of the analysis showed that teachers usually leaned towards one of the two ideal types at least in their own everyday consumption practices. Both forms were accompanied by a pattern of action that can be described as "frugal consumption". Where exactly to put frugal consumption in the spectrum of consumer models is not always clear since frugality can be striven for both reasons of rationality and sustainability.

While the teachers with rational consumption patterns described their actions as more or less rational, they perceived their students as less rational, which was reflected, for example, in the lack of students' ability to handle their money. As one interviewee put it:

"Of course I do things differently, I personally shop differently, I've been doing it for years. So my coffee, which I like when it's on sale, I also like to buy 6 packs, so 3.99 is really cheap. otherwise it costs almost 6.99. That's how the consumer can act. Or washing powder: I know my washing powder lasts for at least 80 wash loads, round about 17 cents that costs a wash load, 17 cents are totally cheap, therefore I buy my washing powder then, I have sometimes 3 packages in stock. (-) also there one can educate customers to take a closer look, is that cheap now,

what I would like to have, is it worth it?" (Domestic science teacher, 21 years of teaching experience)

"I could tell you something really funny now, in 10 (10<sup>th</sup> grade, FW) we discuss the first own household. 'As a student you have, or let's say between 700 and 800 euros at your disposal, how do we use the money?' 'First of all, a decent flat, so one or can also be two rooms.' 'Just think about it, how much do you need per week to survive?' '20 Euros?'" (Domestic science teacher, 21 years of teaching experience)

The teacher's consumer behaviour described above could be interpreted as rational in several ways (e.g. having a comparatively comprehensive overview of the goods offered on the market, seeking information about prices, noting the cost-benefit ratio). On the other hand, the scene from the classroom showed the learners' lack of knowledge concerning financial matters, which was accompanied by the danger of potential debt or even over-indebtedness. Students were thus presented as potentially vulnerable consumers.

In addition to the aspect of rational consumption, the data evaluation showed conscious consumption as a competing pattern of interpretation. For the interviewed teachers conscious consumption was, first of all, environmentally and socially sustainable consumption. But consciousness was repeatedly presented not only as one consumption option among others but rather as a general (political) attitude. For example, one interviewee said:

"So, phew as I said it is not so that the younger generation has less awareness than (-) ours, that has grown up very much naturally with ecology and the crisis concepts and how to get out of it. When I was 20, I joined the Green Party, was a founding member so to speak." (Economics teacher without formal training, 22 years of teaching experience)

On the contrary, in the view of the interviewed teachers, students did not act that conscious for various reasons. The first reason was the students' lack of ability, which was often associated with their age. But also, there was just no need for them to reflect on their own consumer behaviour. For example, students did not need to take responsibility for a family. The second reason was that trends linked to increasing materialism were seen as important for the students. The smartphone as a status symbol served repeatedly as paragon. The third reason was the family background of the students with its relation to a certain milieu. As one interviewee said:

"We don't have a homogenous grammar school student body (*gymnasiale Schülerschaft*), but we are a comprehensive school with a rather mixed audience, [...] so if we don't address such things as sustainable action in the economy, then they don't address it at home, and they leave school without having dealt with

questions, why is everything at KiK so cheap and so on and so on.” (Economics teacher, 10 years of teaching experience)

Altogether, the description of learners as consumers was often done in the mode of criticism, although some reoccurring positive aspects of their consumption behaviour were emphasised, e.g. their knowledge about online shopping. The comparisons made between the teachers’ own consumption behaviour and those of the students’ could be found in most of the interviews. These patterns of interpretation could be summarised under the category of superiority.

Superiority could be differentiated into three dimensions: generational, moral, and milieu-related superiority. Generational superiority is age-based. The older a consumer, the higher is the probability of rational or even sustainable consumption. Moral superiority is based on a value-driven analysis of consumer societies consequences, and becomes visible especially in distancing oneself from the constraints of consumer society. Milieu-based superiority is closely linked to moral superiority, because similar values, attitudes and lifestyles characterise social milieus. As a result, the internalisation of morally correct consumption principles depends on social background.

However, the demarcations visible in the patterns of interpretation of superiority do not mean that teachers did not express self-criticism of their own consumer behaviour. Rather, superiority and self-criticism were two sides of the same coin. Indeed, the negative sides of their own consumption were emphasised (e.g. lack of sustainability, especially in clothing consumption). But the reasons for this were often presented as structural (e.g. information asymmetries).

## **5.2 Teachers’ consumer education concepts and its consequences**

The question of how to teach consumer education was influenced by the above-described patterns of interpretation of consumer society and consumer behaviour, especially of the students. Taking into account the often critical mode by the teachers while talking about their students’ consumption behaviour, the interpretation patterns could be summarised along with the binary coding of appropriate and inappropriate consumption.

In brief, there are right and wrong ways of consumption. The differentiation between right and wrong ways of consumption served as a point of departure for thinking about the aims and the contents of consumer education. The goals of consumer education depended mostly on the types of consumer empowerment, consumer sovereignty and consumer citizenship.

A concept of consumer education that rests upon the notion of consumer sovereignty can be seen in the following sequence. One interviewee argued:

“Yes, and then I’m currently doing the school book topic ‘The right way to handle money’ in my 5<sup>th</sup> grade class. I’ve just started. We’re already talking about what needs are, we’re already classifying them, and that’s working quite well, so ehm the basic needs, the luxury wants and needs. We’re already talking about what

needs are, we're already classifying them, and it's working quite well, so the basic needs, luxury needs, cultural needs, social needs, even the little ones are getting that quite well. Of course, this should also lead to a certain maturity and to critical thinking." (Social science teacher, 17 years of teaching experience)

If like in this example, the needs of learners are analysed along Maslow's hierarchy of needs, is this always done to encourage learners to reflect on what they really need. In this way, it could be learned that "*one may also have to and can get by with little money*" (social science teacher, 5 years of teaching experience). In the interviews concerned, this was initially the case during childhood and adolescence, when limited financial resources, e.g. monthly pocket money, available and students desire more products than they can actually purchase.

In addition, limited financial resources were also assumed for the situation of vocational training or studying. Consumer education should prepare the students to "*making ends meet with the income.*" (mentioned repeatedly by several domestic science teachers). This "*basically aims to create an understanding and a feeling that in the long term you cannot spend more than you have*" (Social science teacher, 18 years of teaching experience). Precisely because of the potential danger of indebtedness, the thrifty use of limited resources called for here was seen as a form of preparation for or preventing potential life crises. The sustainable citizen-consumer who considers the social and environmental consequences of his or her actions is the second model teachers follow while designing consumer education at school.

Even if the aim of educating sustainable consumers partly competed with the aim of rationality, some overlaps became evident when sufficiency was identified as a viable option for more sustainability, albeit for different reasons. As well as shown for rational consumption, sustainable consumption was linked to prospective (life) crisis. The crisis referred to here was the ecological crisis. However, the didactic approaches to the anticipated life crises differed significantly from one another. Teachers repeatedly relied on teaching specific competencies to counteract the debt crisis mentioned above. For example, in the extracurricular learning environment of the supermarket, students should learn how to handle consumer traps, or they were taught how to keep a household budget book.

In contrast, education focussing on sustainable consumption was more on imparting certain attitudes and insights as a precondition to act more sustainably in the sense of political consumerism as the ultimate goal. As one interviewee put it:

"Now I would say that the need is actually for students to learn to behave as politically responsible people. Well, that you don't see politics, consumer policy, economic policy, politics as a whole, as something from up above, but that at some point you realise that you yourself as a consumer, as a citizen of this country can and should influence things." (Social science teacher, 15 years of teaching experience)

Consumer education for sustainable development with its aim of political consumerism thereby showed repeatedly tendencies of moralisation. This can be illustrated in the comment below. In the described lessons, the teacher focused on the novel “Der Vorleser” (The Reader), which essentially deals with how perpetrators of the Holocaust were treated in German society in the 1960s. The informant said:

“And it is all about responsibility, yes. Who is to blame and who is to blame for how much. And we had very intensive discussions, very interesting statements and also often considered, yes, this people as a whole is to be condemned? Is it possible to pull out individuals and say, hey you were on the levers, you are to blame? Yes, what can you actually do? And then I always tell them at the end of the lesson unit, you know what, I think (-) in thirty years my grandchild will stand in front of me and call me names because there is no more air, not enough air to breathe, because everything is polluted, tainted, there is no natural food available, and then I am asked: ‘So, grandma what did you do back then? You knew that.’ And then I have to say: ‘I did nothing, or much too little’” (Social science teacher, 15 years of teaching experience).

Overall it can be said that, regardless of the consumer model that shapes the depicted practices of consumer education, teachers wanted to pursue the goal of empowerment through their teaching. Empowerment as an overarching goal of (consumer) education could be defined as a critical and reflective attitude to the phenomena of the world in which we live, including one’s own consumer behaviour. Therefore, the students should be educated to “*contemplate, to find solutions themselves*” (Social science teacher, 18 years of teaching experience), to consider different perspectives before they make consumer decisions. In the consumer education offers described during the interviews, however, this claim often was accompanied by the dichotomous evaluation of consumption practices as right or wrong, which at the very least makes it difficult to gain independent positions. In just one interview, which thus competed with the other data, the principle of equal rights for all consumer perspectives that may be chosen was emphasised, as long as the made judgement and the following action are based on certain criteria or at least different perspectives were weighed up. To act consciously against ethical and moral standards, was thus legitimised as “*also a certain form of own decision*” (Social science teacher, 5 years of teaching experience). The task of consumer education therefore was a different one for this teacher, namely “*to make it clear to the students what is important for good judgement*”. Therefore, giving students the opportunities to develop certain attitudes or continuing interest in the topics covered at school was considered as the ultimate goal of consumer education. The same teacher stated:

“Whoever picks it up, picks it up. And those who do not, at least take hard factual knowledge with them.” (Social science teacher, 5 years of teaching experience)

### 5.3 Opportunities and limitations of consumer education

What makes consumer education so unique in the eyes of teachers was its relevance to everyday life. This is an opportunity and a limiting factor for teachers and learners at the same time. Above all, the fact that the content of consumer education come “*from the reality of the pupils’ lives*” (Social science teacher, 5 years of teaching experience) and thus has practical relevance was considered to be an excellent teaching opportunity. Consumer education assumed a mediating function between the life-world and the school by imparting “*everyday knowledge*” (Social science teacher, 5 years of teaching experience) to learners. This is why students were thought to be more interested in consumer education than in other subjects or topics.

Apart from these opportunities, teachers talked very openly about the limitations of consumer education. These relate primarily to the application of the practical knowledge imparted in consumer education. One informant reported that:

“Here in school we always only scratch the surface and try to teach something, but we are quite helpless and not very efficient in our endeavours. [...] Because we don’t experience reality in a true sense. [...] Of course, I wish that what we do here, what is worked out in our common interaction, would have consequences, (-) but I realize that I have no possibility anyway, no, almost no possibility to have any kind of influence in certain age groups.” (Economics teacher, 31 years of teaching experience)

The fact that consumer education could not fulfil the expectations placed on it was attributed here to the systemic limitations of the institution school. Despite a life-world-oriented education, the school was not considered to be real life at all. In addition, for school-based consumer education little influence on student’s consumer socialisation compared to the family of origin and their peers was seen, because of the limited number of hours available in the curricula.

Nevertheless, the limits set by ‘real life’ did not lead to a rejection of consumer education or a general negation of its importance. It was rather a question of achieving something through small things, for example, by giving “*food for thought*” (Economics teacher, 10 years of teaching experience). As one interviewee put it:

“Teacher (T): We can’t save the world as teachers, but we can give impulses, give food for thought and, if a few go out and think, then something has already been achieved.

Interviewer (I): Do you have the feeling that it works? So that at least some students start to think?

T: Yes, yes, yes. I already have the feeling, (incomprehensible) then I would pack up and leave ((laughs)), there’s no point in staying otherwise, right?” (Social science teacher, 15 years of teaching experience)

## 6 DISCUSSION

The findings of the study firstly showed, that consumer education is a task with relevance to social science education. This is also due to the fact that numerous subject areas in the social science domain can be attributed to consumer education. The main objective of consumer education is to empower the students in their current and future role as consumers. The understanding of empowerment that became visible in the data conforms to the classical concept of empowerment presented in chapter 2. It focuses mainly on individual consumption practices than on a critical reflection of economic relationships. The concrete operationalisation of the empowered consumer is oriented towards the guiding principles of the sovereign and sustainable consumer. This shows that these types are valid in the theoretical and political debate, and in teaching practices. The teachers' conception of empowerment mainly dued to their personal, every day and milieu-related ideas of appropriate consumption.

Because of this, the supposed normative bias of consumer education could be proved through the data. Results of earlier studies, particularly from Håkansson (2015), can thus also be transferred for secondary education. Next to this, consumer educational processes are based largely on teachers' everyday knowledge. This is closely linked to the normative character of consumer education. Teachers' everyday value-based consumption patterns influence their ideas of appropriate consumer education to a large extent. This finding confirms and substantiates Pajari and Harmoinen (2019), who found that teachers' personal interest in the topic of consumption is a key influencing factor in consumer education. Normativity based on teachers' personal moral values contributes to a paternalistic orientation of consumer education. Its focus is then on an education that aims at imparting correct consumer behaviour. What is considered right or wrong is based on the teachers' personal, but socially shaped values. This repeatedly leads to tendencies of moralisation.

On the one hand, the work with moral elements creates options for emotionalising the learners and influencing their behaviour. On the other hand, there is the danger of overwhelming the students. Many of the teachers interviewed are well aware of the dangers of moralising, but resort to it – sometimes consciously, sometimes unconsciously. This is an example of the coexistence of competing patterns of interpretation among teachers, which can be traced back to the difference between attitude and behaviour (in this case of teaching practices). Although the interviewed teachers repeatedly pretend that their professional ethos is not to indoctrinate or overwhelm the students with certain opinions or worldviews, it was precisely the indoctrination and the tendency to moralise the students that manifested itself again and again in the described teaching practices. The general finding of teacher belief research that beliefs do not have to be free of contradiction (Baumert & Kunter, 2006) can therefore also be applied to the specific field of consumer education.

This contradiction can be resolved above all if Bourdieu's concept of habitus is considered. The habitus and the thoughts and practices based on it are socially determined

to a large extent. This social determination often works latently, “the schemes of the habitus [...] function below the level of consciousness and language” (Bourdieu 1996, p. 467). This may explain, why individual consumption patterns become operative in consumer education.

Beyond that, the habitus is not only the source of patterns of thought and action. Furthermore it is a source of social distinction. Especially when social status of teachers and students and with them the particular consumption preferences differ between both, a devaluation of the consumption habits of the students and their families may follow. In the interviews, this can be seen, when repeatedly parents are described as not educating their children on how to be responsible consumers at home. If responsibility is related to others *and* defined as personal responsibility (for example for one’s own finances), sustainable, political or ethical consumption are as responsible as rational, sovereign consumption.

As opposed to the students and their families, most of the teachers described themselves as at least interested, sometimes even actively involved in sustainable and ethical or rational consumption. Based on this difference and the missing consumer education at students’ homes it is up to the school to take over parents’ role and help students to develop patterns of action that are considered appropriate ones. In addition to the previous research results presented in chapter 3, these findings show that not only teachers’ milieu driven personal life and the knowledge gained from it influence consumer education. The demarcation from students played an important role in teaching consumer education as well.

This way of consumer education is close to the concept of everyday help mentioned in chapter 2. Instead of reflecting everyday routines of consumption, pieces of advice on how to consume the right way dominate consumer education to a large extent. Nevertheless, the repeatedly emphasised key goal of consumer education, consumer empowerment, can be achieved more likely by imparting crucial knowledge about society to learners and help them to navigate the society they live in. Only by distancing oneself from society in a reflective manner, the ability to understand society and to act in it can be ensured. This is especially true when there is daily involvement in social phenomena like consumption.

Otherwise, consumer education becomes a vehicle for (social) disciplining in the broadest sense. Students should learn to become more self-responsible. For example the failure to address financial opportunities and risks can thus be seen as the starting point of personal debt or a lack of provision. It needs to be noted that is a normative point of view. If this normative point of view is seen as “normal” action and as those accepted by individuals, it can legitimise, for example, to dismantle the welfare state. Although the emphasis on everyday knowledge or “everyday help” may lead to several learning opportunities because of its lifeworld orientation, it has its pitfalls. Certain topics important to consumer education in the sense of critical citizenship education (Spotton Visano, 2019) may be left out. For example, students miss opportunities to gain a deeper understanding of the functioning of capitalist consumer societies.

## 7 CONCLUSIONS

The findings of the presented research contribute to a deeper understanding of consumer education practices and the influence of teachers' and students' daily experiences inside and especially outside schools for teaching. It could be examined, how social and cultural norms affect the contents and goals of educational processes. This is relevant not only for consumer education but for social science education in general. Based on this, conclusions can be drawn firstly for professional teaching and secondly for further research about teacher professionalism in social science education. The most evident problem of everyday knowledge as a point of reference in (social science) educational settings is its lack of a distanced, reflective and multiperspective view on the own teaching practices based on professional, theoretic knowledge, which is a characteristic feature of a professional habitus of teachers (Helsper, 2018). This is particularly true in the social science domain, where society is a twofold field of interaction: First, because modern society and its phenomena are the core content of social science education. Second, because teachers are members of society themselves, each with their own interests and positions on the content taught.

The presented study on the ideas of social science teachers on consumption and consumer education proves that especially the milieu-bound experiences as a member of society and the moral value concepts based on them influence the professional habitus. This contradicts the understanding of professional social science education, at least when one's own value concepts determine educational offers unconsciously (Reinhardt, 2016). Building on these challenges, developing a professional habitus should be supported during formal teacher training, for example through a self-reflective approach to biographical influences on (prospective) teacher action. So it would be more likely that in-service (social science) teachers take their theoretical, scientific knowledge into account while preparing lessons, teaching in class, and reflecting on their daily business.

In addition, further research is needed on developing and shaping the professional habitus of social science teachers. For example, it can and has to be explored which task fields of social science education, analogous to consumer education, show tendencies of normative overpowering, especially through values related to everyday life. In addition, it should be investigated how the professional habitus is shaped in teacher training processes.

## REFERENCES

- Acemoglu, D., Laibson, D.I. & List, J.A. (2019). *Microeconomics* (2<sup>nd</sup> edition). Harlow: Pearson.
- Aguirre, J. & Speer, N.M. (2000). Examining the Relationship between Beliefs and Goals in Teacher Practice. *Journal of Mathematical Behaviour*, 18 (3), 327-356.
- Bates, J.A. (2004). Use of narrative interviewing in everyday information behaviour research. *Library & Information Science Research*, 26 (1), 15-28.
- Baumert, J., Kunter M. (2006). Stichwort: Professionelle Kompetenz von Lehrkräften [Keyword: Professional competencies of teachers]. *Zeitschrift für Erziehungswissenschaft*, 9 (4), 469-520.
- Benn, J. (2004). Consumer education between 'consumership' and citizenship: experiences from studies of young people. *International Journal of Consumer Studies*, 28 (2), 108-116.
- Berger, P.L. & Luckmann, T. (1966). *The social construction of reality. A treatise in the sociology of knowledge*. New York: Double Day.
- Björklund, M. (2019). Teaching Financial Literacy: Competence, Context and Strategies Among Swedish Teachers. *Journal of Social Science Education*, 18 (2), 28-48
- Bogner, A., Littig, B. & Menz, W. (2009) (Ed.). *Interviewing Experts*. London: Palgrave Macmillan.
- Bourdieu, P. (1996). *Distinction: A social critique of the judgement of taste*. Cambridge: Harvard University Press.
- Brand, K.W. (2010). Social Practices and Sustainable Consumption. Benefits and Limitations of a New Theoretical Approach. In M. Gross & H. Heinrichs (Ed.), *Environmental Sociology. European Perspectives and Interdisciplinary Challenges* (pp. 217-235). Wiesbaden: Springer.
- Brennan, C. & Coppack, M. (2008). Consumer empowerment: global context, UK strategies and vulnerable consumers. *International Journal of Consumer Studies*, 32 (4), 306-313.
- Brennan, C., Vlaev, I., Blakemore, M. & Smith, N. (2017). Consumer education and empowerment in Europe: recent developments in policy and practice. *International Journal of Consumer Studies*, 41 (2), 147-157.
- Brinkmann, S. (2014). Unstructured and Semi-Structured Interviewing. In: P. Leavy (Ed.), *The Oxford Handbook of Qualitative Research* (pp. 277-199). New York: Oxford University Press.
- Brinkman, S. & Kvale, S. (2015). *InterViews. Learning the Craft of Qualitative Research Interviewing* (3<sup>rd</sup> edition). Los Angeles: Sage.
- Cahill, D., Konings, M., Cooper, M. & Primrose, D. (Ed.). (2018). *The SAGE Handbook of Neoliberalism*. Thousand Oaks: Sage Publications.
- Calderhead, J. (1996). Teachers: Beliefs and Knowledge. In D.C. Berliner (Ed.), *Handbook of educational psychology* (pp. 709-725). New York: Simon & Schuster Macmillan.
- Calmbach, M., Flaig, B., Edwards, J., Möller-Slawinski, H., Borchard, I. & Schleer, C. (2020). *Wie ticken Jugendliche? 2020. Lebenswelten von Jugendlichen im Alter von 14 bis 17 Jahren in Deutschland*. [How do young people tick? 2020. Youth lifeworlds in the age of 14-17 in Germany.] Bonn: Bundeszentrale für politische Bildung.
- Campbell, C. (1989). *The romantic ethic and the spirit of modern consumerism*. Oxford: Blackwell.

- Carfagna, L.B., Dubois, E.A., Fitzmaurice, C., Oimette, M. Y., Schor, J. B., Willis, M., Laidley, T. (2014). An emerging eco-habitus: The reconfiguration of high cultural capital practices among ethical consumers. *Journal of Consumer Culture*, 14 (2), 158-178.
- Cole, N. L. (2014). Ethical Consumption in the Global Age: Coffee's Promise of a Better World. In: N. Mathur (Ed.), *Consumer Culture, Modernity and Identity* (pp. 318-344). Los Angeles: Sage Publications.
- Compen, B., Witte, K. de & Schelfhout, W. (2019). The role of teacher professional development in financial literacy education: A systematic literature review. *Educational Research Review*, 26, 16–31.
- Corbin, J. & Strauss, A. (2008). *Basics of Qualitative Research. Techniques and Procedures for Developing Grounded Theory* (3<sup>rd</sup> edition). Los Angeles: Sage.
- Darby, M. & Karni, E. (1973). Free competition and the optimal amount of fraud. *Journal of Law and Economics*, 16 (1), 67-88.
- del Mar Pàmies, M., Ryan, G. & Valverde, M. (2016). How intervention can empower children as consumers in dealing with advertising. *International Journal of Consumer Studies*, 40 (5), 601–609.
- Douglas, M. & Isherwood, B. (1996). *The World of Goods. Towards an anthropology of consumption* (2<sup>nd</sup> edition). London: Routledge.
- European Union (=EU) (2012). Consolidated version of the Treaty of the Functioning of the European Union. *Official Journal of the European Union*, 55, 47-200.
- Fenstermacher, G.D. (1994). The Knower and the Known. The Nature of Knowledge in Research on Teaching. *Review of Research in Education*, 20 (1), 3-56.
- Fischer, D. (2011). Educational Organisations as 'Cultures of Consumption': Cultural Contexts of Consumer Learning in Schools. *European Educational Research Journal*, 10 (4), 595–610.
- Flick, U. (2000). Episodic Interviewing. In: G. Gaskell & M.W. Bauer (Ed.), *Qualitative Researching with Text, Image and Sound. A Practical Handbook* [pp. 75-92], London: Sage.
- Frank, R., Cartwright, H. (2016). *Microeconomics & Behaviour*. London: McGraw Hill Education.
- Goldsmith, E. B. & Piscopo, S. (2014). Advances in consumer education: European initiatives. *International Journal of Consumer Studies*, 38 (1), 52–61.
- Håkansson, A. (2015). Indoctrination or education? Intention of unqualified teachers to transfer consumption norms in home economics teaching. *International Journal of Consumer Studies*, 39 (6), 682–691.
- Håkansson, A. (2016). Intentions of formally qualified and unqualified teachers to transfer norms and values in home economics teaching. *International Journal of Consumer Studies*, 40 (3), 268–275.
- Helsper, W. (2018). Lehrerhabitus. Lehrer zwischen Herkunft, Milieu und Profession [Teachers Habitus. Teacher between derivation, milieu and profession]. In: A. Paseka, M., Keller-Schneider & A. Combe (Ed.), *Ungewissheit als Herausforderung für pädagogisches Handeln* (pp. 105-140) [Uncertainty as challenge for pedagogical action]. Wiesbaden: Springer VS.
- Henning, M. B. & Lucey, T. A. (2017). Elementary Preservice Teachers' and Teacher Educators' Perceptions of Financial Literacy Education. *The Social Studies*, 108 (4), 163–173.

- Holt, D.B. (1997). Poststructuralist Lifestyle Analysis. Conceptualizing the Social Patterning of Consumption in Postmodernity. *Journal of Consumer Research*, 23 (4), 326-350.
- Jenkins, R. (1992). *Pierre Bourdieu*. London: Routledge.
- Jovchelovitch, S. & Bauer, M.W. (2000). *Narrative Interviewing*. London: LSE Research online. Retrieved from: <http://eprints.lse.ac.uk/2633> [last download: 2020-09-04].
- Kahneman, D. (2003). Maps of Bounded Rationality: Psychology for Behavioral Economics. *American Economic Review*, 93 (5), 1449–1475.
- Kagan, D.M. (1992). Implications of Research on Teacher Belief. *Educational Psychologist*, 27 (1), 65-90.
- Sekretariat der Ständigen Konferenz der Kultusminister in der Bundesrepublik Deutschland (=KMK) (2013). *Verbraucherbildung an Schulen. Beschluss der Kultusministerkonferenz vom 12.09.2013* [Consumer Education in schools. Resolution of the Standing Conference of the the Ministers of Education and Cultural Affairs from 12.09.2013. Available online: [http://www.kmk.org/fileadmin/veroeffentlichungen\\_beschluesse/2013/2013\\_09\\_12-Verbraucherbildung.pdf](http://www.kmk.org/fileadmin/veroeffentlichungen_beschluesse/2013/2013_09_12-Verbraucherbildung.pdf). [last download 2020-08-25].
- Knoblauch, H. (2005). *Wissenssoziologie [Sociology of Knowledge]*. Konstanz: UVK.
- Leicht, A., Heiss, J., Byun W.J. (2018). Introduction. In: Id. (Eds.), *Issues and Trends in Education for Sustainable Development* (pp. 7-16). Paris: UNESCO.
- May, H. (2010). *Didaktik der ökonomischen Bildung [Didactics of economic education]*. München: Oldenbourg.
- Mayrhofer, E. (2019). Lesson study and teachers' beliefs. *International Journal for Lesson and Learning Studies*, 8 (1), 19–33.
- McGregor, S. L.T.(2005). Sustainable consumer empowerment through critical consumer education: a typology of consumer education approaches. *International Journal of Consumer Studies*, 29 (5), 437-447.
- McGregor, S. L.T. (2008). Ideological maps of consumer education. *International Journal of Consumer Studies*, 32 (5), 545–552.
- McGregor, S. L. T. (2011). Consumer education philosophies. The relationship between education and consumption. *Zeitschrift für internationale Bildungsforschung und Entwicklungspädagogik* 34 (4), 4-8.
- McShane, L. & Sabadoz, C. (2015). Rethinking the concept of consumer empowerment: recognizing consumers as citizens. *International Journal of Consumer Studies*, 39 (5), 544–551.
- Meuser, M. & Sackmann, R. (1992). Zur Einführung. Deutungsmusteransatz und empirische Wissenssoziologie [ Introduction. Interpretation Pattern Approach and Empirical Sociology of Knowledge.]. In: Id. (Ed.), *Analyse sozialer Deutungsmuster. Beiträge zur empirischen Wissenssoziologie [Analysis of Social Patterns of Interpretation. Contributions to the Empirical Sociology of Knowledge]* [pp. 9–38]. Pfaffenweiler: Centaurus-Verl.-Ges.
- Micheletti, M, Føllesdal, A. & Stolle, D. (2009). Introduction. In: Id. (Ed.), *Politics, products, and markets. Exploring political consumerism past and present. International Seminar on Political Consumerism*. New Brunswick: Transaction Publishers.
- Min Baek, Y. (2010). To Buy or not to buy. Who are Political Consumers? What do they think and How do they Participate? *Political Studies*, 58 (5), 1065-1086.

- Ministerium für Schule und Weiterbildung des Landes Nordrhein-Westfalen (MSW) (2017). Rahmenvorgabe Verbraucherbildung in Schule in der Primarstufe und Sekundarstufe I in Nordrhein-Westfalen [Framework Guideline Consumer Education in Schools in primary and lower secondary level in North-Rhine Westphalia], Düsseldorf. Retrieved from: [https://www.schulentwicklung.nrw.de/lehrplaene/upload/klp\\_gs/vb/Rahmenvorgabe\\_Verbraucherbildung\\_PS\\_SI\\_2017.pdf](https://www.schulentwicklung.nrw.de/lehrplaene/upload/klp_gs/vb/Rahmenvorgabe_Verbraucherbildung_PS_SI_2017.pdf). [last download 20-08-25]
- Mullainathan, S. & Thaler, R. (2000). *Behavioral Economics*. Cambridge. Retrieved from: <https://ssrn.com/abstract=245733> [last download: 20-11-10]
- Nardo, M., Loi, M., Rosati, R. & Manca, A. R. (2011). *The consumer empowerment index. A measure of skills, awareness and engagement of European consumers*. Retrieved from: [https://mpra.ub.uni-muenchen.de/30711/1/MPRA\\_paper\\_30711.pdf](https://mpra.ub.uni-muenchen.de/30711/1/MPRA_paper_30711.pdf) [last download: 20-11-10]
- OECD (2009). Consumer education: Policy recommendations of the OECD'S Committee on Consumer Policy. Retrieved from <http://www.oecd.org/sti/ieconomy/44110333.pdf>
- Oevermann, U. (2001). Die Struktur sozialer Deutungsmuster. Versuch einer Aktualisierung [The structure of social patterns of interpretation. The Attempt of an Update]. *Sozialer Sinn*, 2 (1), 35-81.
- Pajares, M. F. (1992). Teachers' Beliefs and Educational Research. Cleaning Up a Messy Construct. *Review of Educational Research*, 62 (3), 307–332.
- Pajari, K. & Harmoinen, S. (2019). Teachers' Perceptions of Consumer Education in Primary Schools in Finland. *Discourse and Communication for Sustainable Education*, 10 (2), 72–88.
- Perkins, D. D. & Zimmerman, M. A. (1995). Empowerment theory, research, and application. *American journal of community psychology*, 23 (5), 569-579.
- Qualifications and Curriculum Authority (=QCA). *Education for citizenship and the teaching of democracy in schools: Final report of the Advisory Group on Citizenship*. Retrieved from: [https://www.teachingcitizenship.org.uk/sites/teachingcitizenship.org.uk/files/6123\\_crick\\_report\\_1998\\_0.pdf](https://www.teachingcitizenship.org.uk/sites/teachingcitizenship.org.uk/files/6123_crick_report_1998_0.pdf) [last download: 20-11-10]
- Reinhardt, S. (2016). The Beutelsbach Consensus. *Journal of Social Science Education*, 15 (2), 11-13.
- Richardson, Virginia (1996). The Role of Attitudes and Beliefs in Learning to Teach. In J. P. Sikula, T.J. Buttery & E. Guyton (Ed.). *Handbook of research on teacher education* [pp. 102-119], New York: Macmillan.
- Rosa, H. (2015). *Social Acceleration. A New Theory of Modernity*. New York: Columbia University Press.
- Rose, N. (1999). *Powers of freedom. Reframing political thought*. Cambridge: Cambridge University Press.
- Ruckenstein, M. (2013). *Lapsuus ja talous* [Childhood and economy]. Helsinki: Gaudeamus.
- Schütz, A. & Luckmann, T. (1973). *The Structures of the Life-World*. Evanston: Northwestern University Press.
- Shi, H. Y., Jing, F. J., Yang, Y. & Nguyen, B. (2017). The concept of consumer vulnerability: Scale development and validation. *International Journal of Consumer Studies*, 41 (6), 769–777.

- Shulman, L.S. (1986). Those Who Understand. Knowledge Growth in Teaching. *Educational Researcher*, 15 (2), 4-14.
- Smith, A. (1814). *An Inquiry into the Nature and Causes of the Wealth of Nations*. Volume II [4<sup>th</sup> edition]. London: Strathan.
- Spotton Visano, B. (2019). Defying the dominant discourse: why contesting neoliberalism needs critical pedagogy in economics education. *Critical Studies in Education*, 60 (3), 321–339.
- Spurr, J. (2012). On the Limits of Rational Choice Theory. *Economic Thought*, 1 (1), 94–108.
- Tajurahim, N. N. S., Abu Bakar, E., Md Jusoh, Z., Ahmad, S.'o. & Muhammad Arif, A. M. (2020). The effect of intensity of consumer education, self-efficacy, personality traits and social media on consumer empowerment. *International Journal of Consumer Studies*, 44 (6), 511–520.
- Trentmann, F. (2007). Citizenship and consumption. *Journal of Consumer Culture*, 7 (2), 147–158.
- Tversky, A. & Kahneman, D. (1974). Judgment under Uncertainty. Heuristics and Biases. *Science*, 185, 1124-1131.
- Ullrich, C. G. (1999a). *Deutungsmusteranalyse und diskursives Interview. Leitfadenkonstruktion, Interviewführung und Typenbildung* [Interpretation Pattern Analysis and Discursive Interview. Guideline Construction, Interviewing and Type Formation]. Mannheim: Zentrum für Europäische Sozialforschung. Retrieved from: <http://www.mzes.uni-mannheim.de/publications/wp/wp-3.pdf> [last download: 2020-09-04].
- Ullrich, C. G. (1999b). Deutungsmusteranalyse und diskursives Interview [Interpretation pattern analysis and discursive interview]. *Zeitschrift für Soziologie*, 28 (6), 429-447.
- United Nations Conference on Trade and Development (=UNCTAD) (2001). *United Nations Guidelines for Consumer Protection*. New York. Retrieved from: [https://unctad.org/en/PublicationsLibrary/ditccplpmisc2016d1\\_en.pdf](https://unctad.org/en/PublicationsLibrary/ditccplpmisc2016d1_en.pdf). (last download 2020-08-25)
- van Driel, J., Bulte, A.M.W. & Verloop, N. (2007). The relationship between teacher's general beliefs about teaching and learning and their domain specific curricular beliefs. *Learning and Instruction*, 17 (2), 156-171.
- Veblen, T. (1912). *The theory of the leisure class. An economic study of institutions* [New edition]. New York: Macmillan.
- Warde, A. (1994). Consumption, Identity-Formation und Uncertainty. *Sociology*, 28 (4), 877-898.
- Woolfolk Hoy, A., Davis, H. & Pape, S. (2006). Teacher Knowledge and Beliefs. In: P.A. Alexander & P.H. Winne (Ed.), *Handbook of Educational Psychology* (pp. 715-737). New Jersey: Erlbaum.

## ENDNOTES

<sup>1</sup> Comprehensive school is a type of school in which a differentiation is made between the different types of education (Hauptschule, Realschule, Gymnasium) within one school or various types of education are offered at one and the same school.

**AUTHOR BIOGRAPHY**

**Franziska Wittau**, PhD is research assistant in Social Science Education at Bielefeld University. Her research interests center on social science teacher professionalisation, Education for sustainable Development, Consumer Education and Digitalisation in Social Science Education.