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Vulnerable, Responsible, Transparent?



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Impress

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Competence Centre of Consumer Research (CECORE NRW)

The Competence Centre of Consumer Research North Rhine-Westphalia (*Kompetenzzentrum Verbraucherforschung Nordrhein-Westfalen*) was established in 2011 as a collaborative project between the Consumer Association of North Rhine-Westphalia (Verbraucherzentrale Nordrhein-Westfalen e. V.), the Ministerium für Umwelt, Landwirtschaft, Natur- und Verbraucherschutz des Landes Nordrhein-Westfalen and the Ministerium für Kultur und Wissenschaft des Landes Nordrhein-Westfalen. Its main objective is to support consumer research and to develop a network focusing on research activities and projects throughout North Rhine-Westphalia with the aim of establishing international contacts and networks.

The CECORE NRW is a collaborative project between the Consumer Association of North Rhine-Westphalia (Verbraucherzentrale Nordrhein-Westfalen e. V.), the Ministerium für Umwelt, Landwirtschaft, Natur- und Verbraucherschutz des Landes Nordrhein-Westfalen (MULNV) and the Ministerium für Kultur und Wissenschaft des Landes Nordrhein-Westfalen (MKW). The contributions which have been collected in this volume represent the opinions and scientific findings of the authors, and do not necessarily reflect the opinions and positions of the CECORE NRW, the Consumer Association of North Rhine-Westphalia, the MULNV or the MKW.



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Session 1 | The (self-)quantified consumer: Wearables and life-logging

Chair: Prof. Dr Remi Maier-Rigaud | Rhein-Main University of Applied Sciences,
Wiesbaden

Report by Sarah-Lena Böning | University of Cologne

Opening Speech by Professor Dr Stefan Selke

In his opening speech, titled “Precious people, how digital alchemy transforms us into vulnerable consumers”, Professor Selke referred to the expansion of the self-measurement zone as the “return of the alchemistic principle”. He compared the algorithms used by self-measuring tools with the principle of converting common substances into precious essences, just as alchemists have tried to. Transferred to human beings, this principle reflects the target of creating an optimised human being and leads to rationalisation and translation of qualitative life into abstract quantities, and a shift to processes of control and accountability. Just as measurable education goals have already led to standardised classes and the evaluation of students with marks, self-quantification enables self-knowledge by numbers and the comparison between people according to standards. Professor Selke showed in his speech that measuring humans is nothing new and that self-quantification, just like standardised IQ tests before, defines concepts of ideal achievements and an optimum quality of life. However, now, self-quantification paints a picture of human beings as a source of energy that has to perform without any failures.

Differentiating between convivial tools that challenge us to learn, and manipulative tools, which make us behave according to external expectations, depending on the judgement of supposed experts about what is right or wrong, Professor Selke defined self-measuring tools as manipulative tools. He sees the danger in the rise of an ideology making people precious but also increasingly similar to one another, all following a standardised life programme. The question arising is, who decides what is considered normal. The result of this process would be new social diversions and new forms of social roles and control. Descriptive data would become normative data, expressing social expectations in the form of numbers, and would thereby be given authoritative power over people. Deficits and differences would move into the focus, strengthening a competitive society. Since Professor Selke diagnosed a desire by common people to become precious with the help of technology, he expects them to voluntarily become consumers of manipulative tools. Therefore, he is pleading for a change of desires.

During the discussion the question arose who defines which desires we should have, and if thereby the problem is not simply shifting. It became apparent that the question of desires should be communicated in a process of democracy, where a free and pluralistic society discusses what is valuable and sustainable. It was also noted that desires differ between people in different milieus.

Moreover, it was discussed where the line between convivial and manipulative tools should be drawn, considering the example of someone using a running app and comparing themselves with a friend using the same app as a form of social interaction. The discussion showed that it is difficult to draw a line and that this also depends on the definition you have for manipulation and the normative setting and culture that you live in. For Professor Selke apps are manipulative when an elite creates them in order to change behaviour, opinions and consciousness. It was concluded that the intention of app designers is important, but that there is often no transparency.

David Andersson, Ph.D: Citizen Empowerment Through ICT – a Swedish Case

Since the G20 countries need to do more to meet the target of limiting global warming to less than two degrees, there is increasing interest in lowering the greenhouse gas emissions of private households. According to David Andersson, it is therefore necessary to look for ways to engage citizens in public efforts and to foster a change in behaviour regarding greenhouse gas emissions.

In his presentation he presented a Web-based service called *svalna.se*, which aims to give consumers a clear picture of their greenhouse gas emissions arising from various activities, and thereby helps to reduce them by motivating people to change their consumption behaviour. The service therefore collects self-stated data, registry data and transaction data from users' online bank statements. The data is evaluated by an environmentally extended multi-regional input-output (EEMRIO) analysis. In combination with consumption classification schemes, which reflect the carbon dioxide emissions per euro of a product, an algorithm sorts different retailers into categories. This way, consumers receive information about their climate footprint and recommendations on how to reduce greenhouse gas emissions in their daily life. The service is currently in its test-phase; it has been neither launched nor evaluated so far. For the future it is also planned to include social comparison and to engage users by using gamification principles. Moreover, *svalna.se* could be used as a communication tool in campaigns to help citizens reduce their greenhouse gas emissions.

In the discussion it was noted that the debate about self-monitoring usually centres around the question of whether or not things like the presented Web-service are manipulative. But the question arose about whether there are desires that justify the means. Similarly to the previous discussion it was concluded that it is difficult to distinguish between manipulation in the direction of a socially desired behaviour and the behaviour of an elite. Moreover, it again became clear that it depends on the intentions of the provider, and whether a democratic basis exists for this intention.

Julia Wakonig, Professor Dr Bernadette Kamleitner: The Influence of Self-Quantification on Individuals' Power Perceptions

In her presentation of the joint research project with Professor Dr Bernadette Kamleitner, Julia Wakonig offered insights into the possibilities of self-tracking. She stated that by tracking we learn more about ourselves, are more health con-

scious and can thereby be healthier. In their research project they asked the question about whether we also feel more powerful – in terms of empowerment in order to meet set goals, not in terms of controlling others – more self-efficacious and more responsible for our actions, when we know more about ourselves. Moreover, they asked if it makes a difference how we track – whether we track ourselves, e. g., with a handwritten diary, or if we are open to being tracked, e. g., by a digital sleep tracker. Therefore, they let three different groups participate in an experiment. For one week the first group was tracking their sleeping patterns manually with a diary, another group was tracking them automatically with an app, and a control group played a cognitive game, since they told participants that the experiment was about improving concentration. During this time participants received reminder messages in order to stay on track. Before and after this week of self-quantification participants had to take part in a survey to test the effects on power, self-efficacy and responsibility with different items. All measures were self-reported, e. g., through items such as, “How much do you feel responsible for people in your professional environment?” The first survey was also aimed at a cross-sectional comparison in order to measure the differences between participants who were already tracking prior to the experiments and those who were not tracking anything before.

The cross-sectional measurement showed that every third person among the participants was already tracking personal parameters, irrespective of their gender. The most tracked parameter was activity, followed by sleep, calories and weight. There were no specific differences based on demographics. Moreover, there were no differences regarding the feeling of power and self-efficacy between participants that were tracking prior to the experiments and those that were not. However, the survey showed that the groups differed in terms of responsibility for people in their private environment, as well as society in general: trackers reported feeling more responsible than non-trackers. The second survey after the experiments of tracking over one week showed that the feeling of power, as well as self-efficacy, increased across the whole sample. However, people using a handwritten sleep diary afterwards tended to feel more responsible for their colleagues. Based on these results and the study design, Julia Wakonig concluded that it is less about self-quantification per se but more about setting and working towards goals and staying on track. According to their study, this leads to more power – but not for people that feel less responsible for other people in their private environment or for society as a whole. On the other hand, no negative effects such as stress were found in their study.

The discussion about this explorative study showed that self-quantification is a field with many open research questions, which has to be observed closely, and we are only just beginning to understand. The implications for consumer protection have so far been difficult to address. But the results of the present study imply that no consumer protection seems to be necessary. According to Julia Wakonig, the project shows that information needs to be relevant in order for people to be heard and to feel more responsible. Hence, in her opinion self-quantification plays a special role in terms of responsibility because this very personal data is extremely relevant to the person who is tracking. Therefore, the personal perspective changes when one is able to connect data to personal actions.

Walter Peissl from Vienna noted that even if it is your own data, the situation changes if you are forced to track, e. g., in order to get insurance. As in the two previous discussions, the question remains about who is using the data, and for what purpose? In addition, Professor Selke recalled his opening speech, where he concluded that there is a shift from descriptive to normative data. In his opinion consumer protection is about mirroring and balancing profits and losses. In the case of self-quantification, self-knowledge is facing a process of deskilling. According to Professor Selke, the problem is that this process is not happening overnight but over a longer period of time. While self-quantification and learning more about ourselves are only about empowerment, and therefore a kind of fancy in the beginning, they trigger seeing not only ourselves differently but also others. Therefore, it is about not just self-perception but also social action, since we focus on deficits in our own data and the data of others. Hence, as a result of normative data, which is interconnected to capabilities and chance, the process of self-knowledge becomes a process of social change. At the end of the discussion Professor Kamleitner noted that such a comparison also depends on our interpretation and that power can be used differently. However, the findings suggest that people are apparently willing to fill the gap and take responsibility for others once they become empowered.

Session 2 | The well-fed Consumer: Sustainable and healthy food

Chair: Prof. Dr Wiltrud Terlau | Bonn Rhein-Sieg University of Applied Sciences

Report by Dr Darya Hirsch | Bonn Rhein-Sieg University of Applied Sciences

This report focuses on Session 2 of the conference, titled “Well-fed Consumer: Sustainable and Healthy Food”. The report contains the key elements of the opening speech, followed by two presentations. Important cornerstones of the discussion are made accessible and the results are documented. The session opened with a brief introduction of the philosophical questions related to food and sustainability (Plato’s vision of an ideal society in the past and now), the role of today’s guardians of health (health experts) and obesity. Contributions to the session showed two cultural perspectives: Switzerland and India. While in the first presentation the issue of healthy food was the main focus, the second presentation highlighted the role of culture in sustainable eating practices and food values of the new Indian middle class.

Introduction

One of the growing public health issues, especially in urban areas, is the rise of overweight and obese people (globesity). At the same time, there is a global struggle against persisting undernourishment and increasing hunger and malnutrition. While different approaches (e.g. National Indicators in England) are developed and implemented towards tackling the so-called obesity epidemic, as stated by the World Health Organization (WHO), scientists are focusing their at-

tention on problematic behaviour in food choices – we consume more than we need and we make choices that have a negative impact on our health – and consumption patterns. Research on prevailing obesity shows that, after decades of remaining at the same level, the sense of personal responsibility is not leading to sustainable change. What has altered is the food environment, the appreciation of food, as well as the broader environmental, policy and societal changes. Obesity can be combatted through shared responsibility in different areas:

- Education and information
- Campaigning (e.g. by sportsmen, actors/actresses)
- Retailors/suppliers
- Suppliers and NGOs
- Platforms with all stakeholders
- Urban agriculture/home-growing food production
- Revival of traditions (narratives)
- Public procurement

Opening Speech by Professor Dr Christoph Klotter

The opening speech referred to Plato's vision of an ideal society, with its guardians on obesity issues and health experts. Among other philosophical concepts, Plato's works are imbued with the fundamental principle of moderation. This principle is also reflected in his dietary recommendations. The dietary pattern presented in Plato's dialogues gives a detailed description of dietary habits, which share many common components with the highly reputed Mediterranean diet. The philosopher associated obesity with illness and a short life expectancy.

Plato's observations and reflections are still relevant: nowadays, health experts take the role of the former guardians. Professor Klotter briefly outlined the causes of obesity, such as genes and socio-economic status. In addition, discrimination due to a lack of compliance with the prevailing beauty ideals can foster obesity. The opening speech ended with the remark that both healthy and sustainable food are strongly linked to personal experience.

Presentation by Dr Thomas Brunner

Cost is the most common reason that consumers state when asked why they do not eat healthier foods (BFS 2007). It is unclear if this is indeed the case (Rao et al. 2013), or if it is rather a reflection of the public perception. The Federal Office of Public Health (BAG), Department of Nutrition and Movements (nutrition is the responsibility of the Federal Food Safety and Veterinary Office (BLV)), tendered a study on the actual costs of a healthy or unhealthy diet in March 2013. The goal was to add up the total of three different shopping carts: one with healthy, balanced, fresh products; one with a balanced diet, but including convenience food; and one with an unbalanced selection of food. Additional cost factors were

considered to account for the differing types of household (number of adults and children) and work scenarios: these extra factors included meals outside home, the work/hours involved in cooking, and other costs for external childcare. In order to draw conclusions concerning costs and nutritional behaviour for the entire Swiss population, a survey was carried out in the German- and French-speaking parts of Switzerland.

The presentation gave a short introduction to the methodology of the study, which was characterised by a combination of different qualitative and quantitative approaches. With the help of respondents recruited from the in-house online consumer panel, the contents of three different shopping carts were added up and compared with the existing data (Keller et al. 2012), as well as being complemented with recommendations in accordance with the Swiss food pyramid (Heyer 2011). The guided interviews of the respondents facilitated an understanding of the arguments for menu options and dietary habits. The costs and micronutrients were determined based on store checks in retail shops. In the next step of the study data was collected from the population on eating and nutritional habits (16-page paper-and-pencil questionnaire), and this data was used to investigate the factors that influence a healthy diet and its costs. A random selection of households in German-speaking ($n = 2000$) and French-speaking parts of the country ($n = 1000$) was made from the Swiss telephone book. The response rate was 32.6% ($n = 880$). As the socio-demographic analysis shows, 68.7% of respondents were female, having an average of 55.1 years of age. The mean income was CHF 7,110.30. Age and income were slightly above the Swiss average.

The average household consisted of 2.5 people, and 85.1% of the respondents were Swiss citizens. Regarding BMI, female respondents had a mean of 23.4, whereas males had 26.0. The results showed that there was a 66% compliance rate with the Swiss food pyramid. This was determined based on calculations of the fulfilment degree on each recommended level of the Swiss food pyramid.

Additionally, the degree of fulfilment and potential drivers were used for linear regression analysis in order to identify the influencing factors, such as healthy diet, cost of food and the cost of healthy food.

The survey results demonstrated that there is no empirical evidence to support a relationship between financial means and healthy diet. Furthermore, the costs of a healthy shopping basket were below the average spend on food of a similar household with low income.

This research could also provide valuable findings to foster more sustainable diets. Based on the present results, future research should focus on different consumer segments to generate more specific knowledge about those segments. In addition to attitudes and beliefs (attitude-behaviour gap), it would be valuable to examine the role of daily routines in promoting healthy and sustainable diets.

In the discussion, the following issues were highlighted:

- The role of food appreciation;
- The lack of information and advertising campaigns on lifestyle, positive narratives;
- The responsibility of governments;
- Shared responsibility of traders and producers;
- Individual nudging by a larger number of (affordable) organic food shops.

Presentation by Sunayana Ganguly, Ph.D.

This presentation gave a short introduction to the definition of the “new middle class” in India – a segment belonging to the upper caste. This study focused on IT professionals who share consumption and gender arrangements and represent a larger “new middle class”. This class is a result of the social transformations arising from tensions between the influences of globalisation and their identity as Indians.

As part of the conceptual framework, the role of culture and sustainable consumption was discussed. In particular, the terms “consumerism” and “consumption” were contrasted with each other (Evans and Jackson 2008; Miles 1998). It has been pointed out that in India, this culture of consumption has largely been driven by the availability of new commodities rather than changing cultural imaginations, particularly with reference to an emerging middle class (Derné et al. 2013).

The methodology consisted of 127 qualitative interviews in a workplace setting of respondents working in the IT sector and carried out among “middle-class” households in the global city of Bangalore between 2013 and 2014. In total 27 in-depth semi-structured interviews were conducted, including observations of consumption spaces at home.

In the presentation (sustainable) eating practices were also discussed. Such practices include freshness⁴ (in accordance with Ayurvedic principles such as satvik = fresh/healthy, rajas = tasty/stimulating and tamas = stale/preserved food), dealing with food leftovers, as well as duality of identity in the public and private spheres (the home as feminine space and traditional, regional cuisine versus the world as a masculine space and novelty (Western technology, ideas and identity)).

The analysis showed that the “new middle class” mediates increasingly between the private space of home and the community, while being exposed to global markets, countries and cuisines. However, the global culture of consumption interacts with local and traditional practices and tastes.

The presentation concluded with the following results:

- Negligible food waste occurs while eating out.
- There is increased meat consumption outside the home.
- Caste structures are breaking down in food-sharing but Ayurvedic principles of food consumption are surviving.

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Session 3 | The educated consumer: Chances and limits of consumer education

Chair: Prof. Dr Birgit Weber | University of Cologne

Report by Anja Bonfig | University of Cologne

The session, "The Educated Consumer: Chances and Limits of Consumer Education", began with an opening speech by Professor Victoria W. Thoresen, UNESCO Chair of Education about Sustainable Lifestyles, and Director of PERL (Partnership for Education and Research about Responsible Living) at the Hedmark University of Applied Sciences. She gave a summary of the common definitions of an educated consumer. In some definitions, an educated consumer is someone who knows his/her rights, understands the key role he/she plays in relation to supply and demand and/or is aware of the symbolic value of his/her consump-

tion. Only a few points were made about knowledge of the history of consumption. The most common aspect in various definitions is that an educated consumer realises the consequences of his/her consumption. According to Victoria Thoresen, one of the main, but most neglected, characteristics of an educated consumer is recognition of the social habitus and norms that have a deep influence on how he/she advances his/her opinion. One drawback is that in modern research the consumer is considered a “puppet” or a victim rather than a human being.

In consumer education only a few connections are made between a person’s values and their actions; consumer education frequently remains superficial and fragmented and often does not engage in deep understanding. Tools for understanding the wide-reaching, as well as interrelated, consequences of consumption are not always provided by consumer education. Necessarily the pace of change makes up un-learning and re-learning. Victoria Thoresen noted that consumer education has the potential to promote a critical mindset and could also be open to change at the same time. It can affect consumers to get beyond the area of materialistic overconsumption to an age of “enlightened consumption”. Without doubt, consumer education will not lead to a better world by itself, but it can enable consumers to contribute significantly to the implementation of an agenda for 2030. In the closing discussion, Victoria Thoresen clarified where consumer education is assigned to, and that it is immaterial if it is part of media education, economic education or civic education. Finally, she stated that it is important that these different perspectives are considered in consumer education.

The following lecture by Georgina Guillen-Hanson, Project Manager at the Collaborating Centre on Sustainable Consumption and Production in Bonn, “Identifying the Strategic Conditions to Develop and Strengthen Sustainable Social Innovations as Enablers of Sustainable Living Through Consumption Hot Spots Analysis and Participatory (Bottom-Up) Processes”, is part of a larger ongoing research that has the ultimate aim of leading transformations towards sustainable lifestyles using consumer-centred approaches in the design of sustainable and social innovations. The research consists of four phases, in which the work and results of the first phase were presented.

The basis of the research is a reviewed and validated tool with several characteristics of sustainability and social innovations. Because of the human-centred framework Georgina Guillen-Hanson showed the differences between needs and satisfiers and depicted 12 satisfiers, called “impacts on/of lifestyles”, such as education and skills development, mobility, communication and urban and rural development. The third component relies on the systems-thinking approach to identifying the drivers of innovation. In her research, based on Meadows’ “12 places to intervene in a system”, she streamed nine drivers for innovation, scale and systemic interventions, e. g., education, security and social stability, and financial systems. Based on these three aspects, identification of the strategic conditions required for sustainable living was the next step of the research. To lead to the identification of the conditions in the “co-creative work studio”, and to prepare the participatory process, the author did some preliminary work. She

identified the consumption “hot spots” of the relevant countries (e.g. China, Columbia, Germany) and created a set of “local consumers from 2050”.

During the work studios, social innovators, policy-makers, multilateral organisations and other stakeholders discussed the scenario of how to live more sustainably in 2050 in their countries. This output was compiled in several action roadmaps depicting the drivers and actions to be undertaken by each stakeholder group.

The outcome of these roadmaps were five strategic conditions for sustainable lifestyle. Georgina Guillen-Hanson placed special emphasis on two of the conditions. The first, “Brand sustainable living as an aspirational and affordable purpose”, has been redrafted as “Design sustainable living as...” because it is not about a brand itself, but rather how it is being made accessible to all consumers. Second, the fourth set of conditions emphasised the “experience-based education that enable critical thinking (...)”, which is more serious than to “build knowledge, skills and capacity for future consumers”. In the current status of the research, phase two, the strategic conditions and their application are being examined through practice-oriented design. Georgina Guillen-Hanson finished her lecture with some lessons learned on consumer education, e. g., that the “consumer role” of companies is not often spoken about for purposes other than marketing and that an educated consumer is not necessarily a responsible consumer.

The last lecture, by Ulrike Danier, Scientific Associate in social science education, with a focus on economic education, at the University of Cologne, dealt with “Consumer Education and Socio-Economic Heterogeneity”. At the beginning, she referred to the beliefs and functions of consumer education and schools in the context of society, with the premise of equal education opportunities. A historical perspective illustrates that some content is just a part of school education because it seems that offering an academic explanation is the only solution to deal with what is, or might be, wrong in society (e. g., the peace education in the early 1990s, or in the last ten years the education for sustainable development).

Nowadays, there is no particular subject that deals with consumer education in Germany. It is integrated into other subjects (e.g. social sciences). There are multiple concepts for the (different) perspectives and it is missing a consistent substance and objectives of consumer education; one reason for this could be the lack of specific didactics or a theory of consumer education. The situation of the curricula in Germany is that the audience in schools often comprises “Förder-schüler” (special needs students) or “Hauptschüler”, which are mostly trained in cultural techniques in household and everyday life skills. At least, since PISA it is well known that social background is important for educational success.

The Bertelsmann Stiftung released a study in 2014, showing four different reasons for inequality, such as the early separation of students in the tripartite school system. One reason for this separation is to create homogeneous learning groups; homogeneity relating to intelligence, cognition; and so on. Ulrike Danier concluded that class-specific boundaries are often interpreted as boundaries of abilities. The reason why this is important for consumer education is

that, e. g., the function of the market or economic system as abstract topics are not represented in Förder-, Haupt and Realschulen. Only students of a Gymnasium might have the chance to understand the various aspects of a modern consumer education. Different studies have shown that social backgrounds are an important learning condition. They influence attitudes to economic behaviour. Despite this fact, material and learning arrangements for consumer education often do not fit the (specific) needs of students because of their social background.

The relationship between economic education and consumer education was the second main topic covered by Ulrike Danier. She explained that there are two kinds of expert in consumer education (in Germany): on the one hand, experts in economic education (up until now this field has focused on financial education); and, on the other, experts on house-economic and household education (frequently with a focus on health, nutrition and consumer education). One main difference between the understanding by economic education and house-economic education of consumer education is their perspectives of multi-perspectives. Economic educators understand multi-perspectives as the integration of the consumer, business and governmental perspectives. In the other case, consumer education is a multi-perspective view of consumption as an item of different disciplines, such as law, natural sciences or social sciences. Economic education could contribute to consumer education by understanding the different roles in the economic system and giving individuals an extensive view of the economy. In the community of economic education, there are different ideas, positions and needs relating to economic education.

The role model, on the one hand, focuses on a person who is able to answer the question about a good life for him/herself or who shows responsible consumer behaviour. On the other hand, the role model could be identified as a rational human being, near to the scientific model of homo oeconomicus.

Ulrike Danier finished with a short introduction to practice theory as a theoretical concept for planning a lesson and assessment. Her conclusion had two parts: first, that curriculum development in consumer education should integrate the individual, the system and the perspectives of all school types; and, second, that teachers should be trained for socio-economic heterogeneity.

All in all, different questions formed part of the discussion in this session, which – of course – could not have been finally clarified and must be the object of further theoretical and empirical research: What is consumer education about? What are the aims of consumer education? What is, or could be, the framework of consumer education – in research, as well as in school and teacher training? What are the chances and limits of consumer education?

Session 4 | The nudged consumer: The rise of behavioural governance

Chair: Dr Kathrin Loer | University of Hagen

Report by Dr Holger Straßheim | Humboldt University Berlin

Over the past ten years, public policy interventions in consumer behaviour through “nudging” and other modes of behavioural governance have grown in influence, starting with single initiatives and being increasingly institutionalised over the past few years across jurisdictions and policy areas. Behavioural governance includes every instrument or regulation informed, designed or implemented by focusing on the psychological, as well as cognitive, mechanisms of behaviour in both individuals and collectives. There is a broad array of behavioural change instruments in anti-smoking policy, nutrition, fraud protection and food safety. The most prominent examples at EU level include the 2006 Regulation on Nutrition and Health Claims on Food, targeting the “anchoring effects” related to a misleading starting value on a product’s description, e. g., when a cheese is declared as being 80% fat-free instead of containing 20% fat. Another well-known example is the ban on pre-ticked boxes for online purchases. While these and other policies have been discussed widely in terms of both their practical and normative implications, the reasons for the prominence of behavioural approaches, and their long-term impact on both consumers and consumer policy, are still unclear. The session was thus aimed at getting a better understanding of the mechanisms leading to the global rise in behavioural governance and their implications.

In his opening speech, Professor Rhys Jones (Aberystwyth University, UK) gave an introduction to new developments and discussed key questions related to the “nudged consumer”. Presenting the results of his most recent research on the rise of “neuroliberalism”, Professor Jones showed that nudging is much more global than expected. Based on a survey, he and his colleagues found, that 51 countries have central state-led policy initiatives informed by behavioural sciences¹. In addition, they found evidence of public initiatives that had been influenced by behavioural sciences in more than 135 of 196 states all over the world. Increasingly, not only states but also NGOs and other globally active organisations such as the World Bank seem to make use of behaviourally informed interventions. At the same time, differences in the application of behavioural governance across countries such as Australia and Denmark make it clear that the modes of translating behavioural insights into public policy are still not well understood. Based on these insights, Professor Jones raised a number of critical questions related to the ethical implications, effectiveness and limits of nudging. The widespread fear of being manipulated shows that the development of nudging needs to somehow be combined with modes of deliberation and democratic discussion. In a similar vein, some observers argue that the increasing use of randomised controlled trials (RCTs) and other methods of experimentation in public policy might turn people into “placebo citizens living their lives in

1 <https://changingbehaviours.wordpress.com/>.

a test tube” (Jones 2016). Moreover, despite the inflation of experimental evidence, the long-term effects of nudges are still unclear. In which policy contexts is nudging both appropriate and effective? Who decides what the right choices are? How can nudges be made transparent? And how can they be distinguished from other forms of behaviourally inspired policy-making? The lecture was followed by a lively discussion on both the advantages of specific nudges, as well as their unintended side effects. It also became clear that – while the debate on “nudging” remains extremely important – a systematic understanding of the manifold forms of behavioural politics is inevitable. Despite some controversies on the benefits of nudging, the audience agreed that much more comparative research is needed to obtain a better understanding of the global spread of behavioural governance and its consequences for both consumers and consumer policy.

In his presentation on “Nudging the Government – How Open Data can be Used to Make Behavioural Governance Work Both Ways”, Professor Ulrich Greveler (Rhein-Waal University of Applied Sciences, Germany) discussed the possible applications of both algorithmic regulation and open data as transparency safeguards that are employable by consumers vis-à-vis the state. Open data preferably includes non-textual data such as map coordinates, sensory data, figures from public records and collected data on citizens, as long it is not related to individuals. Drawing on a variety of examples, Professor Greveler showed that open data might facilitate government accountability in a variety of areas, such as car parking in the inner city, aircraft noise, waiting times in offices and the regional comparison of government services. By visualising data, journalists, NGOs and citizens alike might “nudge” – influence the behaviour of – decision-makers and administrators to do their work more effectively. During the discussion, Professor Greveler also argued that a deeper and more systematic public education on computer knowledge is an important precondition for consumers to be able to counter-nudge the government based on public data.

The third lecture by Professor Dr Remi Maier-Rigaud (Rhein-Main University of Applied Sciences, Wiesbaden, Germany) and Sarah-Lena Böning (University of Cologne, Germany) discussed the question of “Do Health Apps and Wearables Contribute to the Individualisation of Consumers?” Based on a project combining quantitative and qualitative methods, Professor Maier-Rigaud and Mrs Böning addressed the impact of health apps on user behaviour, and the regulatory implications. Health apps and wearables allow individual health monitoring by consumers and patients, thereby creating a large amount of personal data. Diverse expectations are associated with technologies such as the strengthening of individual autonomy, the promotion of individual and public health, the improvement of patients’ adherence, or health-care cost reductions. At the same time both self-tracking and self-quantifications might be a modern expression of behavioural norms by shifting the responsibility to the individual patient, by increasing the social pressures to engage in individual health monitoring and by opening up a whole range of possibilities to individualise health insurance tariffs. A preliminary analysis of the attitudes of 207 respondents showed that 37% of users seem to be at least ambivalent towards self-tracking technologies. While some respondents reported positive effects and some used their wear-

ables in a playful and individual fashion, some were more sceptical, with a few even arguing that they think of nothing other than “satisfying the app”. Based on interviews with a sample of selected respondents, different types of user attitudes could be identified, ranging from self-confident and competitive users to more doubtful and introverted types. Each type reacts differently to self-correcting tools. The empirical examples gave rise to the question of whether there are also gender differences. Furthermore, the discussion pointed to the regulatory implications of wearables. The use of health apps should be seen as a broader trend used by a large number of people and partly supported by health insurance companies. Therefore, regulatory questions challenge not only issues of data protection but also the preconditions for health care, e. g., whether insurers monitor individual health behaviour via health apps and their services. Again, the important analysis presented by Professor Maier-Rigaud and Mrs Böning, and the ensuing discussion, made it very clear that we need more knowledge on the multiple and complex effects of behavioural change strategies in consumer policy.

Session 5 | The poor consumer: Poverty, debt overload and income inequality

Chair: Prof. Dr Till van Treeck | University of Duisburg-Essen

Report by Janina Urban | Forschungsinstitut für gesellschaftliche Weiterentwicklung (FGW), Düsseldorf

The financial crisis of 2008 and the subsequent economic and fiscal crises have sparked a great debate about the sustainability of debt levels and the future paths of consumption and production patterns in a globalised and increasingly financialised economy. The total debt level is growing worldwide. The composition of debt, consisting of household, non-financial corporations, financial institutions and government debt, varies widely across countries and broadly mirrors their economic structure and status, with, for instance, Japan having a government debt-to-GDP ratio of 226%, and the UK a 219% debt-to-GDP ratio in their financial sector and 98% in their household sector in 2011. Germany's debt-to-GDP ratio in 2011 was composed of 60% in the household sector, 49% in non-financial corporations, 87% in financial institutions and 83% in the government sector (McKinsey 2011, 5).

The Social Stigma of the Poor

If global debt levels are rising – which means that institutions spend to produce goods and services or to create purchasing power and infrastructure – why is poverty only decreasing very slowly worldwide and the imagery of the poor and vulnerable consumer ever more present? Professor Robert Walker reminded us of the power of language and words in creating and reinforcing myths about groups of people such as the poor. While a poor person could simply be thought of as someone with little or no means for self-sufficiency, in popular myths “poor” is understood as being lazy and acting in an unsustainable manner, not being able

to budget, save and invest, e. g., in education or health. According to a study conducted by Robert and his research group in China, India, Norway, Pakistan, South Korea, Uganda, the United Kingdom and the United States, these myths are widespread in all these countries. People perceive poor people to be inefficient and amoral in their spending. One person interviewed, e. g., was upset by seeing another person buying cocoa puffs and cakes – “not essentials” – with a benefit card. In lower- and middle-income countries benefits (cash transfers) are tied to conditions such as school and health check attendance, without a solid empirical basis for supposing an unwillingness of people with little means to not care about their own and their children’s education and health. Poor people are also perceived as borrowing more money than they will be able to pay back, to copy the lifestyle of richer people (Walker 2016).

“Are those myths guiding our research questions?” asked Robert Walker. Irrational and poorly educated individual behaviour has often been identified as having caused the financial and economic crisis of 2008. The dominant neoclassical approach in economics – built around the concept of the rational, fully informed utility maximising homo oeconomicus and under-regulated markets as the best economic coordination mechanism – was questioned bluntly. But the errors were quickly attributed to the irrational behaviour of households, governments and bankers, which still matches the neoclassical framework by including some variations and fully ignores alternative crisis explanations offered by other theoretical schools of thought. At the same time sustainability – an awareness of climate change and the finitude of natural resources – has become a major policy concern. Robert Walker showed how these paradigms have also gained moral authority in society and policy, with much of the guilt for problematic developments being ascribed to the poor. His findings then showed that, on the one hand, the behaviour of poor people is the opposite of what is popularly claimed. Poor people, e. g., strictly calculate how much they can afford over longer periods of time. They, on the other hand, develop coping strategies in order to prevent social stigma. Situations that sometimes lead to indebtedness are unexpected expenses through, e. g., illnesses or job losses. The level of spending then is upheld in order to maintain the appearance of a normal life and dignity (Walker 2016). The core problems of poverty thus seem to lie in social comparisons and discriminative socio-economic structures.

The Actually Indebted

The group of over-indebted or financially fragile households is thus not easy to identify, as Gianni Nicolini, Ph.D clarified. While wealthier households are more likely to become indebted than poorer households because they have access to loans, the ability to cover expenses with income may pose difficulties for different types of household and also depends on the state of the economic business cycle. The composition of the balance sheets of households is therefore a helpful indicator of their financial situation. Gianni Nicolini recalled the notion of measuring either flows, with income (from work, capital and social welfare) on the one hand, and expenses (for living needs, debt service and savings) on the other; or stocks, with assets (cash, securities or houses) on the one hand, and liabilities (debt and equity) on the other. Nicolini showed that in a European-wide

survey, with Sweden, Italy and Spain taken as examples, the debt-to-income ratio of 5 (debt is 1 to 5 times the annual income) is highest in Sweden (8.5%), then Spain (6.4%) and lowest in Italy (2.7%). A different measure, “financial hardship”, reflects the subjective but very elusive notion of “finding it difficult or somewhat difficult to cover expenses”. This was highest among Italian respondents (42.8%), lower in Sweden (12.7%) and lowest in Spain (4.3%) (Nicolini 2016). One could conclude from these findings that, while in Sweden more households become indebted, probably in order to obtain houses, their feeling of security is still relatively high as a result of social security and a stable labour market. In Italy the weaker state of both of the latter seems to cause feelings of insecurity among many people. In Spain the cliché of families as a security net seems to match the findings of the survey.⁵ All in all, the outcry about the over-indebtedness of households appears to be at the same time real and somewhat exaggerated. The debate about future paths of income and expense flows (basic income, social security, pensions, etc.) remains particularly relevant and should be discussed in the context of broader macroeconomic trends.

Macroeconomic Trends

The establishment of what is popularly called the neo-liberal turn is described by many heterodox economists as either an inevitable development of capitalism or a clear political agenda – with both explanations not necessarily ruling each other out. This turn involved a shift from a nationally oriented Fordist to an internationally organised post-Fordist system and financial market capitalism in most Western economies. A large part of the industrial and natural resource production has moved to developing and emerging market economies, while much of the strategic management remains in the developed countries (e.g. Brand and Wissen 2013; Jessop 2013). This was enabled by trade and financial market liberalisation and labour union suppression, resulting in growing financial sector debt (and assets) and wage stagnation, which was, in turn, compensated by increased household debt (in mortgages, consumer credits, education loans, etc.). Here the notion of social comparisons and over-indebtedness becomes relevant, since households tried to keep up with the spending level of their neighbours, which, because of growing income inequality, resulted in financial instability (van Treeck 2014). Inequality or relative poverty are thus shown to be not only a moral but also economic stability problem. The (self-)integration of more countries and spheres into the money-mediated, globalised economy has led to the concern that financial market fluctuations largely determine the well-being of a nation rather than politics. Furthermore, the rapid growth of carbon emissions is causing global warming, with only a few signs of a serious decoupling path (Henricke and Hauptstock 2015).

Implications for Consumer Policies on Economic Education

What do these macroeconomic trends of stagnating wages, higher debt levels and increased financial fluctuations mean for modern (consumer) education and policies? The call for more economic education, for better-informed or more sustainable economic behaviour, is resounding widely in the public debate (e.g. Engartner and Krisanthan 2016). Nicolini and his research group showed that fin-

ancial literacy, as “the degree to which one understands key financial concepts (knowledge) and possesses the ability and confidence to manage personal finances” (Remund 2010), has a limited positive effect on household financial solidity. In Italy and Spain the financial literacy of households is much higher than in Sweden and is not correlated with their financial fragility. In Sweden there seems to be a connection between lower financial literacy and financial fragility. These findings may suggest that economic knowledge is gained through everyday practices and lower incomes⁶ (which would be in line with Robert Walker’s argument) rather than through education. If social security and wealth are greater, as is the case in Sweden, education seems to contribute positively to the solidity of a household’s financial situation. The scores in financial literacy furthermore convey a significant gender gap: male respondents scored more than 11% better in the survey than female respondents in all of the three countries presented (Nicolini 2016).

Regarding the worldwide challenge of shifting the economy towards a more sustainable path, Dr Ortrud Leßman showed which role the employment situation plays in pro-environmental behaviour. Her findings, using data from the German socio-economic panel, suggest that precarious work leads to less sustainable consumption behaviour. Asked about their intention, attitude and actual purchases, respondents with insecure employment were shown to have negative attitudes and intentions towards buying organic food (the variable “actual purchase” was not significant). This may imply that they relate negatively to the increasingly mainstream call for sustainable consumption and production. Other results include that being female, having a higher income, education and environmental concerns contribute positively to the purchase of organic food (Leßman and Masson 2016). Putting these results into the bigger picture, it should be mentioned that generally a higher income is correlated with a greater carbon footprint despite single areas of consumption with a lower carbon intensity of higher-income groups (e.g. IPCC 2001, 88).

Part of the neo-liberal turn seems to involve a double move of increased insecurity and pre-determined pathways for households. On the one hand, choices in profession, consumption and living styles are more diverse than ever before, and, on the other, the mobility between income classes has decreased so that the gap between visible possibilities and individual realities is increasing. For consumer education and policy this means that, when looking at phenomena such as poverty, indebtedness, sustainable consumption and economic education, it is worth drawing on different theoretical and disciplinary traditions, as well as contextualising them with macroeconomic developments.

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Session 6 | The modest consumer: Good and sufficient lifestyles

Chair: Prof. Dr Reinhard Loske | University Witten/Herdecke

Report by Björn Ahaus | Institute for Advanced Study in the Humanities (KWI, Kulturwissenschaftliches Institut Essen)

As an introduction, the session's chair, Professor Reinhard Loske, introduced the audience to the session's title and the idea behind it. He reminded the audience that, besides the aspect of efficiency and consistency, the concept of sustainable development relies on the concept of sufficiency. It is not only the quality of consumption but also the quantity of consumption that matters. Moreover, this modesty was not only part of the title of the session but also an aspect of sufficiency. Modesty is – as Loske pointed out – a very old concept; he mentioned the Bible, using the quote: "Give me neither too much nor too little" (Proverbs). The chair also mentioned Erich Fromm who, in the 1970s, argued that a consumer society was rooted in a lack of sense – and love. Sufficiency asks the question: What is enough. And it is often seen, as Loske mentioned, as the opposite of efficiency, although it should rather be understood as complementary. Finally, he said, the session led to the question of what was needed for the "good life".

Professor Anders Hayden – Opening Speech: “From the Sufficient Consumer to the Sufficient Society”

Professor Hayden raised the following question: “Sufficiency – what is it?” He pointed out that the concept was centred around the question: “How much is enough – for what?” He described it as not only an individual strategy but also one for society, characterised by the attributes of “slower, less, better, finer”. This showed that sufficiency was focused not so much on abstinence as its “own definition of more”, as in “living better with less” (Jackson 2005).

Asking “why it matters”, Hayden argued that mainstream “green growth” strategies appeared not to be working, mentioning the overshoot of the “planetary boundaries” as evidence. He then described unsustainable trends in consumption patterns. On the other hand, he mentioned several studies suggesting widespread beliefs in the need for sufficiency, such as a survey for the US, where 66% answered in favour of consuming less (Bowerman 2016), a study (Albinsson 2010) showing a deep aversion in East Germany for Western hyper consumption, and a survey for Sweden (Berg and Hukkinen 2011) depicting wide disapproval of consumption but describing the “degrowth alternative” as a “non-story”.

Hayden coined grass-roots social innovation as a “step beyond individual action”, concluding that the social challenge was to make lifestyles based on sufficiency appealing. The obstacles to sufficiency for individuals could be seen in large attitude–behaviour gaps, for various reasons. Nevertheless, there were many social innovations that reflected sufficiency, such as, e. g., simplicity circles in the US, the Transition Town and Commons Movement and some (not all) of the “sharing economy”. The question to be answered was: How can these social innovations scale up?

As possible drivers of transition, he mentioned a possible ongoing bottom-up cultural change that can be seen in the trend towards less car ownership among young people, the proliferation of grass-roots and other social innovations, the current phase of slow growth (“slowth”) and, last but not least, sufficiency policies.

With an outlook on sufficiency policies he concluded his talk. Possibilities such as advertising limits or food policies regarding less waste and less meat, among other things, were presented in the book by Schneidewind and Zahrnt (2014). Although major obstacles to sufficiency policies exist, there are opportunities to make links to core political imperatives (e. g. security, economy), or to link sufficiency policies to the problem-solving needs of the elite. “Beyond the wish-list” he mentioned emerging sufficiency policies such as the recently implemented tax incentive for repairing in Sweden.

In the discussion the question was raised about whether it is culturally much easier to consume more than to consume less – which couldn’t really be answered in the session. Another question was: “How much and which policy intervention is encouraging change and which would have a possible negative impact?” Hayden said that some things should be left to the people and grass-

roots innovation, but assumed that others could only be done by the state. Loske – speaking with experience as senator for the environment in the German federal city-state of Bremen – added that state support was needed in order to scale up social innovation by providing spaces and further support.

Jonas Nässén, Ph.D. – Anti-Consumption Beliefs in the General Public

Jonas Nässén presented his representative, quantitative survey,⁸ which was conducted in Sweden. The inquiry was led by the assumption that people with anti-consumption beliefs often have very conscious, rather alternative ways of consuming. “Anti-consumption” in the survey was defined as “a resistance to, distaste of, or even resentment or rejection of consumption”. Nässén pointed out that this definition they applied refers to beliefs – it doesn’t necessarily translate into action (only in the longer term). In the Swedish survey, people were asked about their opinion on items such as:

- People spending too much time and focusing on consumption.
- For environmental reasons consumption must be reduced.
- Consumption being important to keep the economy running.

Results

The survey found strong anti-consumption beliefs among the general public. Among women it was slightly but significantly stronger. Among different generations there were differences but it remains unclear whether this is due to a generational or an age effect. Looking at education level it became clear that higher education means higher anti-consumption beliefs. However, apparently these are not related to income. The survey found the highest anti-consumption beliefs among people who had studied the humanities, while, among people with an apprenticeship in technical and economic subjects, these beliefs were expressed less. However, it must be noted that these results could be due to a self-selection bias. Regarding political sympathies anti-consumption beliefs were higher among left and green voters, but also evident among voters of the conservative “centre party”.

Nässén drew the following conclusions. Anti-consumption beliefs were found to be rather widespread; 87% of participants agreed with the item “people spend too much time and focus on consumption”. Approval of anti-consumption items correlated with voting left and green, being a woman, and higher education, particularly in the humanities. He said that further research might consider actual behaviour.

The discussion centred around several methodological questions, such as whether it was sufficient to ask solely for beliefs, knowing that there is usually a gap between attitudes and behaviour. It was then also discussed in which fields of consumption there are cognitive dissonances and attitude–behaviour gaps. According to Loske, these were highest in air travel and clothing and lower with food and energy consumption. Professor Bahringerhorst discussed the term “anti-consumption”. Jonas Nässén replied that they had not asked respondents

whether they were “anti-consumption”, but had used the term, as it was a term used in the literature.

Professor Dr Adrienne Steffen – Second-Hand Consumption as a Lifestyle Choice

Professor Steffens began by describing the German situation in the area of second-hand consumption as seeing a significant increase in the last 20 years. This was due to the professionalisation of shops and fairs and newer forms of second-hand consumption such as sharing on- and offline.

Steffens described second-hand consumption as a non-excessive, modest consumption type, which exists in many forms. She suggested that conducting second-hand purchases in moderate forms is a behaviour that modest consumers engage in (no strain on the wallet or the ecosystem). While she stressed that second-hand consumers are not necessarily poor and motivated primarily by economic motives, they do want to shop clever (Gregson and Crewe, 2003, 11). Evidence from the UK, on the other hand, shows that people who struggle economically buy second-hand.

Steffens stated a research gap: second-hand consumption hasn't been researched much, especially in Germany. Therefore, she conducted a not-representative quantitative online survey.

Results

Generally, it depends on the category of products that people like to obtain second-hand. In the German sample economic motivations played a minor role. Individual, social and nostalgic motivations were important – e. g., in retail stores participants miss social contact and talking with staff. Several motivations for second-hand consumption co-exist.

The researcher concluded that qualitative data could help to further elaborate the underlying motivations for second-hand consumption. However, social motives seem to be among the strongest motivations with regard to her empirical findings. Generalisations were not possible, as the survey was not representative and women were over-represented.

General Discussion

In the general discussion different questions were discussed. One question focused on the welfare state and its relationship with sufficiency. The German welfare state depends largely on dependent employment and its contributions to the social security system. A question that needs to be answered in this context is what happens when people work less for money in order to develop sufficient lifestyles involving voluntary work and subsistence: How does the welfare state need to change to enable sufficiency as a mainstream lifestyle?

At the end of the session Loske emphasised the social dimension of the debate on sufficiency, and Nässén stressed the need to reach worktime reductions in or-

der to make sufficiency have an impact. A package of strategies could make the transition for people viable.

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Session 7 | The scored consumer: Privacy and Big Data

Chair: Prof. Dr Ulrich Greveler | Rhein-Waal University of Applied Sciences

Report by Timo Jakobi | University of Siegen

In his opening speech, Dr Walter Peissl talked about the increasing number and relevance of consumer scorings available to organisations. With his work, he seeks to inform consumer policy and research for more profound actions towards consumer protection against big-data-based (credit) scoring.

To understand why big data processing is currently becoming interesting for a manifold of use cases, including credit scoring, Dr Peissl first outlined the five aspects identified as key factors for the ongoing success of big data, called the 5 "Vs": volume, variety, velocity, veracity and value.

Dr Peissl indicated that big data processing, although generally a neutral phenomenon, inheres in the power to undermine privacy as a fundamental right. In his view, privacy is a prerequisite for democratic society in the way that free choice and diversity are cornerstones of democracy, deviation and, in the long run, societal and economic development. Big data analysis, however, seeks to predict, suggest and guide choices, thus potentially limiting the aforementioned factors. Looking more closely at big-data-based credit scoring, instead of the personal relationship between credit partners, nowadays a list of soft and social facts, often unknown to consumers, are providing guidance, such as your address or your friends in social networks.

While such data usage makes rates visible for consumers and creates possibilities for price discrimination, more importantly even, the sheer amount of data might not make it more true. However, the simplicity of a number provides apparent security for companies using the score. This may be misleading when the probability of decontextualised big data analysis is taken for causality. This may have more of an impact, since credit scoring is also increasingly applied on low and very low credits, as it is easy to do. Dr Peissl concluded with the scenario that, in future, consumers might have to do “scoring work”, meaning manipulating data to obtain better ratings.

Overall, Dr Peissl stated that there is a lack of legislation. The various existing international legislation has so far led to a collective disregard for privacy principles such as data limitation and purpose restriction in digital data collection. To make the game even for the consumer, he suggested making algorithms and the data used transparent. Additionally, the sources allowed for scoring should be proportionally bound to the value of the contract in question and an internal control of the system should be introduced.

In the discussion, a consumer’s right to correct database entries was proposed. While from a moral point of view this could be part of a solution, from a legal point of view such a right could only be applied if the data in question were deemed personal. Although consumers can blame the authors of false data in the case of a resulting loss, these are ex post mechanisms. Another concern touched on the future character of social or multi-source scoring: it might become obligatory to let your profiles and data be checked, and non-existing virtual behaviour or a lack of digital data could be perceived as suspicious and cause a worse credit rating per se.

In his talk, Professor Dr Christoph Busch provided a legal perspective on using big data and outlined potential opportunities for consumer protection. Big data should be not only regulated but also used and made use of to improve information duties in online shops. He outlined the possibilities of developing more targeted disclosure rules, and ways in which big data might also change the regulatory design of rules for data disclosure.

As a first step, Professor Busch briefly introduced the informed consent paradigm typically used in EU consumer law. Long lists of precontractual disclosure information duties were defined, including all the information to be provided to consumers before closing a contract. This “one size fits all” solution relies on the stereotype of an average consumer able to understand the information provided. Despite this weakness, it is a very popular model, as it embraces the different views of stakeholders in parliament: for liberal marketers intervention in the market is minimised, and – at least theoretically – consumers are empowered by principally having information available that provides a choice of alternatives. However, too much information may cause an overload to the consumers’ bounded rationality, thus conflicting with the aim of an “informed consumer”. According to Professor Busch, among lawyers there is generally a consensus that informing an average consumer with non-tailored text is neither timely nor efficient or sufficient.

As an alternative, Professor Busch introduced a more technological solution to make precontractual information provision “smart”: by using the tools that big data provides, information provision could be targeted based on consumer profiles, thereby reducing the amount of information.

In this sense, it could follow the trend of the mass customisation and personalisation of goods and services and be tailored to the recipients in question. This, however, would be very much in contrast to how the law is usually designed; treating citizens equally is deeply ingrained in the legal system for good reason. Additionally, designing laws is always a matter of reducing complexity to be able to take into account all the potential situations. Imprecision, however, may translate into injustices and inefficiencies and higher fairness would only lead to more complexity. Professor Busch here saw the potential for the law to become more individually tailored in such a way that these complexity restrictions would become irrelevant when being handled by software algorithms that use big data. Companies could be obliged to provide tailored information to customers, when relevant. As a simple example, when customers have bought a printer and later attempt to buy a cartridge, the online store could be obliged to inform consumers about the cartridge’s (in)compatibility; or people identified as pregnant could be warned before buying alcoholic beverages. While these warnings might already be there as a service today, they could become liabilities.

To respect individual privacy preferences and compliance monitoring, such a model should always be optional, Professor Busch pointed out. This could be realised through a double opt-in: the regulation could only be applied to companies making use of big data analysis and in the case that the consumer chooses to participate. Enforcing these rules would then be relatively easy, as compliance could simply be checked by whether or not it is included in the code of Web-based companies.

The discussion began with the question of whether such a law would legalise companies to have informational power over people. While this argument does have a point, such a law would force companies to provide information to consumers that they are already collecting anyway. The question of what to include in such information duties would then only be a political process problem. As another problem, the question of applicability for small and medium-sized companies was discussed. It might be that such legislation would represent a restriction for those players making use of big data. Moreover, many companies already outsource data analysis to third parties. In such a scenario, privacy and information liability would become even more complex issues.

In the final talk, Professor Dr Michael Schleusener addressed the topic of online price discrimination, which is already a – albeit seldom – phenomenon today. Prices are dynamic over short periods of time and depend, among other factors, on browser fingerprints, operating systems and the consumers’ device at hand. In his study, he turned to the consumer perception of personalised pricing and conducted a qualitative ethnographic study. To avoid an interview situation, the corpus of data analysed consisted of comments made in open online communities. While an automated social media analysis tool existed, problems arose from having to define adequate search terms. Since the contextual information of

postings was very important, ultimately manual data collection was conducted. In terms of method, a qualitative content analysis was chosen. The findings provide insights into the spectrum of consumer attitudes towards individual pricing.

The researchers found five main non-exclusive categories of consumer expression on dynamic pricing. The first was a naïve view: users had not experienced it and didn't believe it existed. A second group can be defined by a sense of voluntary involvement. In this case consumers thought they could choose whether or not they would like a personalised price. A third group can be categorised as being typically vulnerable consumers who could not estimate what would happen and what to do to counter personalised pricing. Finally, the last group was actively using tools to avoid price discrimination.

In the following, several strategies for coping with price discrimination found in the study were presented. While consumer education makes sense in understanding algorithms, it does not abolish price discrimination per se. False digital identities such as manipulation of the geo-location or using tools for automated fake browser profiles were considered. Consumers, however, were sometimes unsure about whether such behaviour was illegal. In conclusion, there are easy-to-use tools available to avoid price discrimination. However, the mechanism itself is often unknown by consumers.

As concluding remarks for further research, Professor Schleusener mentioned that the phenomenon of price discrimination might have some implications for market theory, as it undermines market pricing by supply and demand. In the discussion, Professor Schleusener had a pessimistic view about the potential of regulation to solve the problem of online price discrimination: the market is moving and developing too quickly and companies are perceived as being too strong and creative in terms of avoiding effective legislation.

Session 8 | The political consumer: From activism to slacktivism, from advocacy to adhocracy?

Chair: Prof. Dr Sigrid Baringhorst | University of Siegen

Report by Dr Katharina Witterhold | University of Siegen

This session dealt with the political dimension of consumer practices. Dr Baringhorst observed that most researchers who contributed to the ICCR seemed to be quite unsatisfied, if not angry, about the consequences of consumer culture in Western worlds and the absence of any appropriate concept to deal with the “challenges” arising from global threats such as climate change or the exploitation of resources, ecological, as well as animal and human. The complexity of consumer affairs culminates in one central question: Who is responsible? Who could be the collective actor, forcing consumption-related issues onto the national, transnational or global political agenda and putting politicians, as well as marketers, under pressure? Obviously, the individual consumer is just one part of the answer. But if the focus shifts towards the – sometimes vulnerable, some-

times powerful – consumer, whose practices have to be recognised as more differentiated than, e. g., Welzer suggested, political research must address the question of how he or she can become integrated in consumer politics as an (collective) actor.

This question was also addressed by Professor Michele Micheletti, one of the main developers of the concept of political consumerism. She has contributed to the theory of political consumerism through various publications, e. g., *Political Virtue and Shopping* (2010) or *Global Responsibility in Action* (2012), to mention the latest prominent examples. In Micheletti's approach, consumer action as a way to address various political, ethical or environmental issues has a long tradition that can be traced back to such prominent protest campaigns as the Montgomery Bus Boycott, the "Don't buy grapes" campaign by the United Farm Workers in 1975, the Shell boycott in the 1990s or even the great anti-slavery movement in the 1700s and 1800s. The broadening of the role of the consumer who seeks to overtake (some) responsibility for the consequences of Western consumer culture can be explained by different but complexly interwoven processes such as globalisation (the decline of nation state power and expanding economic corporations), neo-liberalism (choice becoming more important) and individualisation (also in the realm of political targets), to mention just some of the basic processes. Micheletti is sceptical about the outcomes of these processes, e. g., that they will lead to participatory models of democracy such as adhocracy. What seems to be more likely are new institutional developments.

While consumers, producers and politicians are confronted with a range of problems (euphemised as "challenges" in the public discourse) such as restructuring production processes (a "challenge" concerning not only climate change but also global production and distribution of consumer goods destroying local markets), the question of responsibility remains relatively untouched. General answers regarding responsibility given by political philosophy (doing the good thing or following a universal rule) appear not to be adequate, because they fail when confronted with the complexity of consumer issues and everyday consumer life. Additionally, the burden of responsibility is pushed towards, and overburdens, the individual. Instead Micheletti suggested a virtue ethics, enabling consumers to connect the individual to the moral self and to find ways of seeking better lifestyle practices. Here, political consumer research could benefit from the inspiring work of Iris Marion Young. Her social-connection-model could be well applied to understanding the complex relationships between producers, workers, animals, environments and consumers, and, most of all, how these relationships can be related to moral meaning. One way of activating the moral potential contained in those relationships is by developing "sensitising" information about the "politics of products", as well as by providing a choice of architecture (institutional platform for selecting from market goods) that is adequate to act out informed choices.

Micheletti concluded by summarising the main empirical findings (e.g. cultural differences in political consumerism, gender, education). Here, it should be added that these findings mostly refer to political boycott and buycott (shopping with a political, environmental or ethical goal). Besides these two forms of polit-

ical consumerism, as Micheletti points out, there is a third form of discursive political consumerism, which is not based on economic transactions, but rather on cultural or symbolic means (e.g. cultural jamming). As a fourth form, lifestyle politics is added, which can be understood not as a singular boycott, but more as a general re-orientation of a person's lifestyle towards, e. g., veganism. Further research is needed here, not only concerning these latter forms of political consumerism, but also to gain more insights into the underlying structures and motivations of political consumers. Barriers to political consumerism are not just located within market or political structures; some arise from the complexity of consumers' everyday lives themselves.

This was followed by a paper presented by Estela M. Díaz from Comillas Pontificia University (Madrid). She provided a comprehensive insight into one form of political consumption lifestyle, veganism, which is perhaps the most cited example of a political consumption lifestyle. According to Micheletti's theoretical concept of political consumerism, Díaz considers veganism to be an empirical example of ethical consumption. In the comparison of veganism and other forms of ethical consumption, she points to the different forms of diffusion of innovation. In this approach, the replacement of conventional food by, e. g., organic food can be seen as incremental innovation. This term describes changes in practices/attitudes within an existing system (of production/meaning/deciding). An incremental innovation process can be distinguished from a radical innovation process, which is characterised by the disruptive invention of an idea or product, which requires the system to be changed. Veganism, as ethical veganism (not as a diet), can be seen as one such disruptive idea, because it is restructuring the relationship between animal and human and therefore initiates philosophical discussions about humaneness, as well as a complete rethinking and restructuring of diverse processes, production being just one of them.

From that perspective it becomes clear why vegetarianism is not adequate as an umbrella term for all somehow animal-related ethical consumption patterns. Instead vegetarianism has to be seen as part of incremental innovation, whereas veganism belongs in the second curve model, radical innovation. Díaz introduced the term "usoanimalism" as a counter term to veganism. The benefit of this differentiation is a deeper understanding of ethical consumerism as a phenomenon uniting, in part, very different, if not opposed, motivations and strategies. Not least it should be taken into account that the underlying market structures, that is, the markets for usoanimalism and ethical veganism, would differ in respect of the economic benefits that they entail.

Meredith A. Katz, Ph.D. contributed to the session with her presentation "By Any Means Necessary? Political Consumption and Political Participation in the United States". There she addressed the controversial discussed question about the impact of new and less institutionalised forms of political participation – such as political consumption – on democracy. The main argument raised against political consumption is the assertion that different forms of political participation compete with one another. The more citizens participate in alternative forms of political participation, the less they participate in conventional forms such as party membership, voting or contacting a politician. Katz's idea was to turn this

into the question about the relationship between different forms of participation, using political consumption as an example for alternative or less institutionalised forms of participation. In her quantitative analysis, which was based on data from the 2002 National Civic Engagement Survey, Katz focused on the tactics of boycotting and buycotting as a measure for political consumerism. In this study 67% of respondents had boycotted and 78% had buycotted within the past year. In contrast to previous research on political consumerism, characteristics predicting political consumerism were education, income and age, while gender was not found to significantly predict buy- or boycotting. In accordance with previous research, higher levels of education and income correlate significantly with political consumerism. Furthermore, the analysis revealed the differences between boycotting and buycotting. While both boycotting and buycotting were linked to higher levels of education and income, buycotting was also found to be linked to the donation of money, as well as a liberal political affiliation. According to the underlying motivation, Katz noted that only 20% of those who buy- or boycotted believed their purchases would have an effect on business behaviour. The major part of respondents (80%) explained that to buy-/boycott was simply “a good thing to do”. Therefore, Katz proposed using the term “ethical consumer” to underline an altruistic rather than goal-orientated motivation.

In general, Katz’s findings support the assumption that participation in political/ethical consumerism marks a shift in political participation. Citizens’ political participation is not declining, but the practices of participation alter and become more complex. In consequence, the measurement of political participation should be adjusted.

The lively discussion following the three above-sketched contributions addressed a number of important issues, especially focusing on the challenges for further research. To summarise the most important ones, session contributors and participants stated a need for:

- Cross-cultural research: The reported findings prove the enormous impact of culture in shaping consumer and political consumer behaviour (e.g. religion). Furthermore, how is post-colonialism connected to political consumerism? Global political consumerism – what does it look like?
- More qualitative research on political consumerism: There is still a lack of knowledge of political consumers, self-perceptions, motivations and communication (especially discursive political consumerism). In this respect also.
- Raising awareness of the diversity of political consumerism, inter alia, the self-perceptions of political consumers as ethical, political or vegan consumers.
- Research on the meso-level of political consumerism, taking into account that political consumers are targeted by various collective actors whose motivations may, in part, be opposed to those of political consumers. (The problem of the intruder, e. g., nationalists in the animal rights movement.)

Session 9 | The ethical consumer: From corporate to consumer social responsibility?

Chair: Prof. Dr Christian Wey | Heinrich Heine University Düsseldorf

Report by Miriam Thöne | Heinrich Heine University Düsseldorf

In recent decades the concept of ethical consumption has received increasing attention, lately gaining mainstream appeal. Rather than having a clear-cut definition, it has become an umbrella term for a variety of different consumer concerns. These typically include carbon footprints and protection of the environment, sustainability, animal welfare and considerations of labour standards. Some of the questions that this new trend in consumerism has brought forward were addressed by the speakers in this session. For instance, do consumers act according to their ethical values and beliefs? Are consumers also willing to radically change their diets in order to adhere to those values and beliefs? Is it attractive for firms to cater to these consumer concerns?

Despite the ethical turn in consumer culture, few people are actually willing to invest the time and effort involved in ethical consumption. According to Professor Timothy M. Devinney, so far academic research has failed to come up with a convincing explanation for this gap between consumer values and their everyday routines. To address this problem, researchers should place greater focus on the trade-offs between the costs of ethical consumption and its benefits to consumers. Mr Devinney further argued that the best tools available for academics to do so are laboratory experiments and field studies. In this context he established several assertions that are supported by experimental evidence:

1. Directionality matters, meaning that studies should focus on what consumers do not do in certain situations, rather than just asking what consumers would do.
2. Equilibration is a powerful tool, which refers to the evidence that people often act according to a scale of deeds, that is, the belief that a bad action can be redeemed by a good one.
3. Visibility matters, meaning that public actions are more likely to be social than private actions.

The discussion following the opening speech mainly revolved around the question of why firms offer so few products catering to ethical consumers. According to Mr Devinney, this is the result of a lack of demand, as only a small percentage of people are incorporating consumer ethics into their daily routines. Consequently, large multinationals are keener to offer products that appeal to the masses, whereas small entrepreneurial firms are more likely to cater to a small, niche market.

One of the topics that has received widespread attention in the wake of rising ethical consumption is excessive private meat consumption. It is increasingly being blamed for environmental degradation, deteriorating animal welfare and

damage to health. This has sparked an ongoing debate on sustainable meat consumption and individual consumer responsibility. Following this debate, Mrs Kanerva summarised the current discourse on alternatives to meat consumption and highlighted the social changes that would be necessary to initiate a move towards more sustainable consumption patterns. In doing so she focused on two possible replacements for meat: insects and cultured meat, both of which have a substantially lower impact on the environment than beef. One of the conclusions that could be drawn from the discourse was that, while animal ethics are a strong motivator among consumers to adapt their consumption behaviour, the suggested meat alternatives still face some resistance.

The following discussion focused on whether the observed discourse on meat alternatives can actually lead to a change in meat-eating habits. Answering this, Minna Kanerva suggested that the role of a catalyst that could spark a change in behaviour among consumers should be left to future research. Furthermore, she interpreted the recent popularity of vegetarian and vegan eating habits as a sign of increased consumer awareness and emphasised that the discourse does not precede change but rather goes hand in hand with it.

Consumers are increasingly aware of not only animal welfare but also the labour conditions of production. Acknowledging this trend, producers are keen to appeal to consumers by labelling their goods if they are produced under particularly fair or sustainable conditions. Using the German market for orange juice as an example, Dr Friederike Paetz analysed whether the willingness of consumers to pay is affected by the introduction of fair trade products, and examined the factors that influence this willingness to pay. In addition, she estimated producers' benefits from introducing goods that carry the fair trade label. She found that the inclusion of a fair trade label increases consumers' utility and, with that, also their willingness to pay. Furthermore, a consumer's level of fair consumption consciousness has a positive effect on his or her willingness to pay for fair trade products. Finally, she found that this increased willingness to pay makes it attractive for firms to introduce fair trade products. The effect on firm profits is strongest when, instead of converting an already existing product, the fair trade product is added to the product line.

The discussion that followed this presentation focused on whether the results are transferable to "high involvement" products, that is, products that are expensive or hold some kind of emotional appeal. Answering this, Mrs Paetz argued that the results might not be applicable to other products; however, the overall conclusions drawn from the market for orange juice may still guide other industries in their decisions concerning fair trade products.

The most important messages of the opening speech and the following two presentations on ethical consumption can be summarised in three statements:

1. More research is needed to understand the influence of ethics on consumer purchasing behaviour and, in particular, the trade-off between the costs and benefits of ethical consumption.

2. A reduction in meat consumption by partial or total replacement with alternative meats may be possible if the current debate can initiate a radical change in attitudes towards the consumption of meat.
3. On average, consumers are willing to pay a premium for products that carry the fair trade label and, as a result, producers may be able to increase profit margins.

In summary, it should be noted that, while the ethics of consumption have received increasing attention in recent years, the number of consumers who live according to its standards is still comparably small. Particularly when it comes to private meat consumption, a radical change in consumers' eating habits in the near future is unlikely. However, consumers have a positive willingness to pay for goods produced under fair conditions. This could encourage firms to extend their existing product lines to goods carrying the fair trade label.

Session 10 | The new consumer: Sharing economy, collaborative consumption and peer production

Chair: Prof. Dr Justus Haucap | Heinrich Heine University Düsseldorf

Report by Lisa Hamelmann | Heinrich Heine University Düsseldorf

The idea of a sharing economy is not new; however, rapid technological development and digitalisation have recently spurred on this phenomenon – which leads to the current discussion. Resource sharing in the traditional sense, e. g., agricultural machines or books rented through public libraries, was limited, primarily in its geographical scope. However, nowadays matching becomes much easier and trust problems less severe. This is, inter alia, based on the growing number of online platforms, which not only match parties, but also provide rating systems, thereby establishing reliability. As outlined in the panel discussion, the term “sharing economy” is not clearly defined and rather unspecific; thus, in the subsequent presentations it covers all forms, such as swapping, reselling, renting, lending and prosumption.

The first presentation “The New (?) Consumer: Sharing Economy, Collaborative Consumption and Peer Production”, held by the chair of the session and keynote speaker Professor Dr Haucap, focused primarily on the platform side. From a competition policy perspective, such platforms would – generally – generate economic benefits. Scarce resources can be allocated efficiently and competition between firms may increase, with more private persons offering their properties, leading to some degree of competition for traditional suppliers. This would benefit consumers, as, evidentially, new platforms often have an increased utilisation rate compared to traditional suppliers, leading to significantly lower average pricing (e.g. Airbnb and Uber). On the other hand, depending on the individual sector and the consumers' possibilities to multi-home, the sharing economy can also increase concentration, particularly on the platform markets. In this context, the new forms of sharing economy raise various concerns. Can traditional providers and those of the new sharing economy be treated differently or

is it essential to create one level- playing field? Does the sharing economy increase precarious working conditions or tax evasion? Concerning the latter, Professor Dr Justus Haucap reasoned that mainly traditional market participants use this argument to try to foreclose the market to new entries. Consequently, he proposed reviewing the existing regulations with regard to their individual necessity and recommended reforming the regulatory framework, in line with the recommendations of the Monopolies Commission. Thereby, threshold values for regulations should be used in order to enforce the different treatment between private and commercial suppliers. On the one hand, this would create a level playing field for all “professional” service providers, and, on the other, it would avoid an inappropriately harsh reaction through outright prohibitions of these new business models. An overly strict regulation may disadvantage consumers and owners and impede innovation. In the case of Airbnb, Amsterdam serves as an illustrative example. According to the regulation, hosts can offer their accommodation up to sixty days without legally being treated as a commercial provider – only the city taxes need to be covered. All other hosts are classified and charged as traditional hoteliers. In case the platform intervenes in the transaction beyond the usual scope, it should partly be reliable and substitute the missing liability and services that traditional suppliers do not offer. Before adopting a similar approach, however, there is a need for discussion to determine the relevant factors that would be decisive in setting the most efficient threshold.

In the second presentation, “Prosumption Among Young Consumers – Some Research Insights from Poland”, Professor Maciej Mitrega and Agnieszka Malecka set out potential drivers for prosumption and their implications for companies focusing on this business model. In this sense, prosumption includes all businesses, in which consumers also take on the task of production. Although such businesses have long existed, the topic recently gained increasing attention in marketing, consumer research and sociology because of the new possibilities arising from the Internet and online platforms. Based on an online survey among – primarily – students, Professor Maciej Mitrega and Agnieszka Malecka empirically tested the association between selected customers’ characteristics and their inclination to engage in prosumption. The results reveal a correlation between the special character of young consumers and consumers’ inclination to prosume. Furthermore, low-income consumers seem to have more potential to be prosumers, as they see a stronger link between becoming unique and prosuming. Consequently, to strengthen prosumption, such characteristics (known as “good soldiers”) have to be identified and targeted by monitoring consumer signalling, and if a company wants to attract a wider range of consumers, it should design special incentives for consumers with a higher income. However, as privacy concerns are of particular importance, companies should pay special attention to the careful treatment of consumer privacy. From a policy perspective, consumer privacy should consequently be treated as a barrier to further dynamic popularisation of prosumption.

Vita Zimmermann and Professor Dr Michael Schleusener likewise focused in the third presentation, “The Responsible Sharing Consumer – a Closer Look at the Motivation of Potential Private Durable Goods’ Suppliers in the Sharing Economy”, on the characteristics of consumers. As the sharing landscape developed

from non-markets to markets (adding the factor of remuneration from sharing to renting), reliable evaluation systems were required and subsequently introduced in order to reduce the level of anonymity between the players. Nevertheless, some platforms failed, as they could not attract enough suppliers. Therefore, Vita Zimmermann and Professor Dr Michael Schleusener examine the reasons why consumers offer their physical durables for rent on online platforms to foreign consumers and whether these consumers could be “categorised”. Using an advanced causal model based on Ajzen’s Theory of Planned Behavior, they questioned 500 people. Two conditions are of particular interest: (i) sharing durables that have a strong personal meaning to the supplier; and (ii) sharing those with absolutely no personal meaning. They differentiated between potential influencing factors and socio-demographics that may affect the willingness to supply. The analysis reveals that, in particular, the risk of depreciation and loss were significantly higher barriers for consumers possessing durables with personal meaning than for the other treatment group. Contrary to the findings revealed in the second presentation, age and income are not relevant, but gender and education matter, albeit without having a significant effect. Taking everything into consideration, the study reveals that, despite the growing interest in the sharing economy, the potential for sharing durables is limited, as the general attitude is opposed to it and meaningful items will not be rented. To promote the idea of a sharing economy, financial and social benefits, compared to the effort required, have to be pointed out to society. Moreover, social control may work as a tool to diminish the risk of losing (e. g. by renting the good to someone who knows someone who knows someone...). Additionally, financial risks may be addressed by providing insurance solutions and improved payment methods.

Final Thesis Points:

1. Sharing, in its various forms, e. g., swapping, reselling, renting, lending and prosuming, seems to be generally beneficial and should be encouraged.
2. Regulation must balance incentives to increase the sharing economy, while protecting the legitimate interests of consumers, workers and the government. For instance, a differentiation between private and commercial suppliers and intermediaries to create a level playing field without impeding innovation should be drawn and the existing regulations should be reviewed and adapted to economic, technological and commercial developments.
3. Participating consumers seem to have a certain mindset and characteristics. Further research on such personal traits is necessary in order to obtain a clearer picture and to see which players should be protected (in future) and which behaviour should be promoted, as – in principle – a sharing economy is welfare enhancing.
4. Despite the Internet and the resulting low transaction costs, the sharing economy is subject to limitations. One of the key reasons is the insufficient intention of consumers to rent their property, and consumer policy has limited power to increase consumers’ willingness to do so.

Session 11 | The European consumer: Patterns and development of EU consumer policy

Chair: Anne-Kathrin Schwab | University of Siegen

Report by Lisa Bleckmann | University of Siegen

Keynote: Prof. Dr Martin Schmidt-Kessel: “The European Consumer”

Prof. Dr Martin Schmidt-Kessel holds the only professorship dedicated to consumer law. The starting point of the presentation was the EU law that contains a split concerning consumer policy: the protection of consumer rights on the one hand, and promoting the interests of consumers on the other. Those two columns are not disjunctive, as there is a significant overlap; protection against risks that might emerge from the market is part of consumer interests. Still, there are other consumer interests, e. g., participation. One of his main points was to show that the EU internal market – as the core of the European Union – can be restricted because of consumer protection but not because of consumer interests; the latter are not valid to restrict the fundamental freedoms that are at the heart of the EU. Since the Lisbon Treaty, there has been the aim of a balanced internal market. That means that new purposes were added to the internal market: sustainable development, combatting social exclusion, cohesion and solidarity among member states, diversity and cultural heritage. For this reason, he talked about a “new telos of a balanced internal market” and a paradigm shift. In order to make it easier to enhance consumer protection, the aim of the internal market is no longer just the maintenance of competition and freedom of the market. He elucidated that, in practice, it means that now an additional group of cases should be justified and particular risks for consumers can also be cases. All in all, a broadening of consumer protection is recommended from a consumer protectionist perspective.

Further on in his presentation, he asked whether it is possible to have a European consumer policy/political consumerism. In that regard, it is first important to know that there is no common European economic policy and this also refers to consumer policy. The EU has a much stronger role in terms of the internal market than consumer policy; here the main competencies are with the member states and not the EU. Instead it has only the competencies mentioned in the area of consumer protection. Concerning consumer interests its role is to monitor national policies. The Treaty makes it clear that the EU has only “measures which support, supplement and monitor the policy pursued by the Member States” – article 169, para (2) lit. (b) TFEU. On the other hand, it also means that if a member state is doing much in terms of consumer policy it must stick to the rules of the internal market, and that member states’ consumer policy must conform to internal market standards. As the internal market dominates EU policies, it is difficult to justify restrictions of fundamental freedom. It can in some cases be an option to enhance consumer interests by integrating them into consumer protection goals. So one would try to “change the column” from consumer interest to consumer protection. Dr Schmidt-Kessel assessed this as the politically

most relevant way to enhance consumer interests. Another possibility is to make use of the new aims of the internal market: sustainability, combatting social exclusion, cohesion and solidarity among member states, diversity and cultural heritage. E. g., if regionalism can be treated as a part of sustainability or cultural heritage, it leads to a significant change in case law. Furthermore, official campaigning by member states is often not justified and the member state must have a particular reason to campaign for consumer action, e. g., that workers are not protected in a certain company. Consumer associations are also bound by the rules of the internal market and face the same restrictions as member states and EU legislators, although it is easier for them to argue for some consumer action if they are membership-based.

In the discussion the plenary talked, among other things, about the question of whether there is an internal contradiction between sustainability and growth and whether there is a chance to have sustainability largely promoted at EU level in future. Dr Schmidt-Kessel underscored that the Lisbon Treaty means a remarkable shift in that regard; sustainability and the other named aspects are now included in the core articles of the Treaty. It was also discussed whether there are already some evaluations of the new situation. However, as yet there is little experience of it and few case laws have been created. Dr Schmidt-Kessel made it clear that the notion of the internal market has changed and that legislation will not change overnight; it is rather a question of decades.

Itai Apter: “The 21st-Century Digital Consumer and International Law – Dilemmas in a Brave New Global Consumer World”

The presentation began with the question of how consumer rights can be adequately protected in the 21st century, which is characterised by an advance in information technology and an increase in global trade. These developments result in more cross-border transactions (also outside the EU), more online consumption and a consumer that can be characterised as a digital cross-border consumer. There are two possible answers to this question:

1. Maintaining the current approach to protection that is focused on traditional forms of consumption and trying to transfer it to the new forms of consumption.
2. A unique path with special measures for the new situation.

Today there are some basic rationales for consumer protection, e. g., the state is an important actor for consumer protection, as well as the national courts; it can be very efficient to initiate litigation to enhance consumer protection. Moreover, there are some private mechanisms to protect consumer rights, first and foremost, consumer protection agencies that are also situated at the national level. In Apter’s opinion, consumer agencies play a decisive role, as they can enforce consumer protection and inform consumers, among other things. However, their work also does not fit into the new situation because the location in which an agency operates (national) and the location where trade is taking place (globally) are no longer equivalent. All in all, there are four challenges:

- Consumer protection outside one's own state is difficult, as the sovereignty of other states is affected.
- It is also pragmatically difficult to operate, e. g., because of time constraints and financial restrictions.
- Regarding the courts, the challenge is how a judgment might be enforced in another state.
- The same is true for consumer agencies.

In Apter's opinion, this is the best way to find some common rules at the international level. But how can these rules be binding and what form might they take? It is difficult to formalise a treaty and many countries would possibly not sign a binding treaty. Therefore, it is more likely that many states would stick to guidelines. The advantage of this is that guidelines are workable, well tried, and most states would comply. Possible contents of those guidelines for global consumer protection are as follows:

1. Global consumers want universal access to goods and want to have access to the cheapest goods with the best quality; it is also possible that they are willing to pay the price for this universal access, whereas today protection is the highest value rather than access.
2. The guidelines should contain some kind of dispute resolution; courts are not an alternative; tribunals are not really an alternative either.
3. Payments: there must be ways to exchange products, cancel transactions, and so on; international solutions must be found, e. g., bitcoin, chargeback, technical solutions.
4. Languages: accommodate different languages, technological solutions.

In the discussion the plenary talked, among other things, about the possibility of guaranteeing consumer rights by platform providers. They should have a registered office in a state where consumers can claim their rights. Furthermore, most sellers are paid through advertising. However, the idea of large platforms contradicts the idea of a universal and unrestricted range of products for all people worldwide; on platforms there is always a limit to the range of products. Moreover, one can discuss what price people are willing to pay to gain access to different products? Are they also willing to accept the possibility of not getting an item that they ordered online? Is it a good solution to ensure that there is a legal entity behind every shop that wants to sell products in your country? The advantage is that one can sue that legal entity, but how can the law be enforced if there are no global courts? Global courts are impractical. The more functional solution might be a universal framework and model rules that are, e. g., UN-sponsored. Private-sector enforcement mechanisms can be incorporated into this framework. This means that it should work on a reputational basis, e. g., with the help of trust marks and the publication of non-compliance. So if a company fails to obey the rules it will be published and consumers will hopefully only buy from sellers that adapt to the rules.

Marko Grünhagen, Ph.D.: “The Encroachment of ‘Food Deserts’ in Urban Markets: Implications for Public Policy and Consumer Protection”

This presentation was about research into so-called food deserts in Zagreb, Croatia. A food desert is an area where there are restrictions on the range of different food products that one can get, and/or the prices that one has to pay for food are higher than average. One of the research questions was whether there is a connection between deprived neighbourhoods and food deserts. In Croatia a large share of disposable income is spent on food (about 30%, in comparison with Germany/the UK of 5 to 15%). In order to understand a food desert, the supply side and the demand side were taken into consideration; government sources were used to evaluate the shop density and the population density in all city areas. If a high population density correlates with a low shop density a problematic quarter can be determined; this was the case in one-quarter of Zagreb. This city area is also a deprived area, e. g., in terms of unemployment rates. In a second step primary data was gathered concerning the availability of food (food baskets), price affordability and the size of stores as a proxy for the available product range in that particular city area. All in all, the research was able to identify a food desert: there are only a few, and pricey, stores, while there is a high density of population. This is such an important finding, as the availability of food is crucial for the quality of life of the people living in that area. Mobility can only partly substitute direct access to food in the area where people live; also, immobility and low income often go hand in hand, which means an even more deprived situation for people. In Grünhagen’s opinion, proactive policies are important, e.g. , people should be allowed to live in commercial areas and the commercial use of buildings should be allowed in housing areas. Other policy options are tax incentives and establishing the necessary infrastructure for food shops where they do not yet exist. Moreover, there are some technical/pragmatic solutions such as combining the rooms of two former stores to create a new larger one that meets the standards of today’s stores. There is still much more research on food deserts to be done. E. g., how do the few shops in those areas do? Do they take advantage of the situation? Is regulation of those shops needed? Do the people living in the area go there? How do policy-makers plan the areas? Are they concerned with food shops? What steps do they take to avoid the situation? These are just a few of the questions for future research.

The discussion focused first on the ways in which people deal with the situation of living in a food desert; e. g., it was asked what role informal food supplies, such as gardening or weekly markets, play? In Croatia neither play a significant role in inner city areas. Also, the role of online supply was discussed but also not considered to be a valid solution, as poor people cannot afford to pay the extra fees for transport. However, there are other ways to make food “mobile”, e. g., using foodtrucks. Second, the reasons for the emergence of food deserts were discussed. In Croatia one of the main reasons seems to be that there is simply not enough space for modern shops in the housing areas. In past decades, areas were planned to provide housing for many people; even if there were some small shops planned on the ground floor of buildings, the spaces no longer fit today’s requirements, e. g., in terms of parking spaces and selling space. In future urban areas should be planned with less density. Third, it was discussed whether rural

areas are also affected by the problem at hand, or even more affected than cities. In rural areas food supply is becoming more concentrated in fewer, but larger, stores; people have to go to the shops by car.

Session 12 | The sustainable consumer: Patterns of consumption in private households

Chair: Prof. Dr Christa Liedtke and Dr Carolin Baedeker | Wuppertal Institute for Climate, Environment and Energy

Report by Sarah Reddig | Wuppertal Institute for Climate, Environment and Energy

The field of consumption currently shows many positive trends, including anti-consumption sentiments showing that common consumer cultures are questioned. In her opening speech, Professor Doris Fuchs, Ph.D. stated that the consumption of more sustainable products such as organic food and clothing in Germany, and also the global use of electro-mobility, are on the rise. However, simultaneous trends threaten to undo those positive actions. For Germany, Professor Doris Fuchs named an increase in the number of single households and the increasing use of electric appliances as just two of many developments that work against sustainable consumption. Today's society is constantly expanding, selling more and more of the earth's soil surface for transportation and increased living space. In addition, a growing number of cars is licensed, many of them being diesel-powered. Another concerning development is that the number of people travelling by plane has increased by 50% in the last 10 years. When looking for the driving forces behind these developments, Professor Doris Fuchs stated that people are more likely to buy organic food, believing it is good for their health. This mindset, however, does not encourage the consumption of organic clothes. Price incentives can be seen as a major driving force for consumption. According to Professor Doris Fuchs, especially in the field of electric appliances, these stimuli often create a reverse effect commonly known as the rebound effect. An old refrigerator, for instance, might not be replaced by a new model but is still used as an additional appliance.

To meet this challenge, it is important to find out what reasons have led to these actions and where there may be obstacles preventing consumers from changing their patterns. Significant factors such as information, time constraints and infrastructure have to be looked at. Professor Doris Fuchs exemplified that the large amount of labels available can lead to confusion about which of the labels are reliable. Too much information, as well as the wrong kind of information or information in the wrong places, can disadvantage sustainable consumption. Moreover, time significantly influences our actions. Time constraints therefore have a big impact, especially when it comes to transportation. Furthermore, consumption nowadays is closely intertwined with pleasure – consuming is designed to be fun, making it even harder to refrain from it.

For Professor Doris Fuchs, the current consumer behaviour shows two kinds of deficiency: an attitude–behaviour gap and a behaviour–impact gap. Consumers know about ways to live more sustainably but they do not act accordingly. On the other hand, sustainable consumption is often combined with behavioural patterns that nullify their impact, leading to rebound effects.

Professor Doris Fuchs stated that the circumstances in which consumers operate are very important, since income correlates heavily with consumption, while consumption correlates with resource use. Adapting more sustainable practices still takes place in a highly selective way. This leads to the observation that very little progress has been made when it comes to sustainable consumption because of several setbacks undermining successful developments.

According to Professor Doris Fuchs, consumption has to purpose individuals in a way that makes it possible for them to live a good life without providing growth or absorbing surplus production of goods. A change of perspective is needed to overcome this challenge. One approach is interdisciplinary research on consumption corridors. Setting corridors of limits and standards lets the consumer freely design his or her own life within the guidelines of a sustainable society. This model depicts a just world that allows for individuality, but at the same time ensures that no one is left out. In order to reach this goal, Professor Doris Fuchs sees the need to agree on minimum consumption standards and legitimate satisfiers, while at the same time establishing societal involvement that is fair, inclusive and guarantees participatory justice.

She pointed out that negotiating objective needs would be especially difficult for rich countries. Highly pluralistic societies call for debates addressing needs and also obstacles. Professor Doris Fuchs does not believe that rationing is the solution to sustainable consumption but that a new societal contract is needed that is critical of (economical) growth.

The issue of the attitude–behaviour gap has been researched frequently, but scarcely with a focus on the clothing industry. A German study on the consumption of sustainable clothing showed that incidents such as the tragedy at the Rana Plaza building led to increased awareness of sustainability issues, as well as health issues for workers in the clothing industry, but resulted in very few changes regarding consumption patterns. The quantitative study was conducted on more than a thousand female consumers of an online shop selling sustainable clothing. Ms Kathleen Krause explained that her research group assumed that human values are a determinant and that a value–attitude–behaviour hierarchy causes a trickle-down effect influencing consumers' decisions.

The researchers' hypotheses included the presumptions that self-transcendence values have a positive influence on pro-environmental behaviour, while self-enhancement values work against it, and that a positive attitude towards sustainable clothing fosters purchases. They also hypothesised that self-transcendence values support the affinity for sustainable clothing brands, while self-enhancement values prevent it, respectively, leading to the assumption that fashionability is a driving force for consumer decisions.

Kathleen Krause stated that, by using the structure equation model, her research group was able to determine that the sample shows an attitude–behaviour gap when it comes to purchasing sustainable clothing. By finding out about the relevant values and asking respondents about their sustainable, as well as conventional, brand affinities, they were able to corroborate their hypotheses that hedonistic values hinder the consumption of sustainable clothing, while self-transcendence values promote purchases, as well as an affinity for sustainable brands. Moreover, an influence of socio-demographic factors was detected.

Ms Krause emphasised that attitudes are much more prone to change than human values. Accordingly, for the findings she concluded that there is a need to promote a positive attitude towards sustainable clothing, not only by means of marketing but also by raising public awareness of sustainability issues.

Ms Krause also pointed out that pricing was not analysed in great detail in the study but that true pricing may close the detected gap. Moreover, she stated that additional research on further determinants is needed to obtain a better understanding of the buyer decision process.

Consumption and purchase decisions nowadays are present in every aspect of our lives. A second study, conducted and presented by Dr Elaine L. Ritch, used a phenomenological approach to examine how concepts of sustainability are present in household consumption. The qualitative research included interviews with 28 working mothers living in and around Edinburgh, Scotland.

Dr Ritch stated that mothers represent an informative group because they are more likely to be interested in sustainability regarding concerns for both their family's health and fashion. She also pointed out that sustainability in the UK mostly refers to the environment, and that applying sustainability concepts is a conscious decision. Dr Ritch employed Holbrook's Typology of Consumer Values, stating that consumers expect an exchange of equal values when making a purchasing decision. This also includes the fact that a product appeals to a distinct market space. Moreover, the shopping experience itself carries value by providing the consumer with props such as brands that trigger feelings of, e. g., pleasure, confidence and a sense of belonging. Extrinsic values regarding the purpose of consumption and intrinsic values connected to self-identity create a double lens that adds to the process of decision-making.

Dr Ritch conducted unstructured interviews using UK high street brands as primers. The interviews resulted in the identification of six themes concerning recycling behaviour, possible health issues and the working conditions of garment workers. Dr Ritch pointed out that recycling is widely practised but that respondents often feel unsure about the best way to recycle clothing. This lack of knowledge and information often leads to the disposal of garments, together with household waste, since this option is the least expensive in terms of both money and effort. The respondents also feel positive about buying recycled products but pointed out a lack of options. Moreover, they use old garments for up- or down-cycling if the quality of the clothing allows it; e. g., children's clothing is often repurposed for sentimental reasons. Dr Ritch also said that carbon emissions and the use of chemicals concern mothers, but she also pointed out that the respondents are aware of a lack of information, and the high prices of organic

clothing prove to be an obstacle when making a purchase decision. Many participants have knowledge of environmental, health or social issues connected to the clothing industry, leading to conflict and a feeling of guilt when it comes to consumption. Dr Ritch stressed that these emotions are caused by the thought of contributing to exploitation and child labour, and at the same time wanting to be able to continue a certain lifestyle. She concluded that more information in sustainable clothing is required. The consumers' wish for guidance on this topic proves to be an opportunity for the fashion industry to nudge sustainable consumption. Furthermore, Dr Ritch proposed stopping the decline of sewing skills to reduce the overall consumption of clothing.

In a concluding discussion the participants of the session stated that consumption is the most important research field when it comes to resource efficiency at household level. New narratives are required to close the gap between information and its communication. These new methods have to reflect reality and integrate the consumer. Moreover, there is a need for a political strategy that ensures that the responsibilities do not fully fall back on consumers. Individual habits and behavioural patterns need to be the centre of attention. Interdisciplinary research, therefore, is vital in terms of finding a way to change consumption habits.