

Socio-economic heterogeneity as a challenge for consumer education in general education schools

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DOI [10.15501/978-3-86336-918-7_7](https://doi.org/10.15501/978-3-86336-918-7_7)

1 Introduction

For several decades schools in Germany have been faced with the challenge of integrating socially relevant educational fields into their school profiles and also teaching. In the 1980s environmental and peace education were in focus. With the Agenda 21 and the UN World Decade, education for sustainable development (ESD) has become an important issue. Nutrition and health education and media literacy have also become increasingly important because of the pace of technological progress. Since the financial crisis, financial education has also been an important topic of discussion in international educational policy and scientific research. Thus, on the one hand, there exist relevant social key problems in society, such as climate change related to the high consumption of resources. On the other hand, rapid social change and the current reconstruction of the welfare state bring many challenges for everyday life and life planning.

The reform of nutritional and consumer education was a research project in home economics, with the aim of modernisation of nutritional and consumer education for general education schools in Germany between 2003 and 2005. The final report of REVIS (2005) pointed out that lesson-related offers for consumer education do not take into account specific sociocultural demands and do not reduce the sociocultural barriers to education. The authors emphasised that there is a significant need for research to identify sociocultural barriers to understanding. More than ten years later empirical research about pupils' conceptions is increasing, but their beliefs about consumption remain a blind spot in research (Kirchner 2016), as well as social background as an important learning condition (Berg 2016). Bala and Müller (2014) mentioned that the same challenge faces consumer policy. They pointed out a middle-class bias for consumer protection and instruments in consumer law, which do not take into account the specific needs of so-called vulnerable consumers (Bala and Müller 2014, 9). Thus, we know if we are reaching the pupils who need it most.

In this article the author first gives a short overview of consumer education in general education schools in Germany. Then, equal educational opportunities as one premise of modern society and the importance of social background

for consumer education are discussed. Finally, the author points out theoretical approaches to dealing with socio-economic heterogeneity in the field of consumer education.

2 The challenge of socio-economic heterogeneity in economic education and consumer education

Children and young adults, particularly those from difficult social backgrounds, are often confronted with the experience of social exclusion because consumption is related to societal participation (Bala and Müller 2014). Nevertheless, they develop abilities and practical knowledge, which creates the involvement of a certain cultural milieu (Sturm 2013). Empirical research, especially on economic behaviour and financial knowledge, has pointed out that one of the most important influences on economic behaviour is social background and therefore it is one of the most important learning conditions (Berg 2016).

2.1 Consumer education in general education schools

Consumer education is still not a subject in most federal states in Germany. In the context of claims to promote everyday competencies in general education schools in 2013 the conference of education ministers (KMK) published a paper with the intention of strengthening consumer education in general education schools. For teachers this means implementing content fields such as finance, market, consumer law, nutrition and health, media and information, sustainable consumption and globalisation in their subjects. Economic education is also integrated into other subjects such as social sciences, and is a separate subject only in a few federal states in Germany. In economic education 'household and consumption' is a main content field in primary and second-

ary schools. Furthermore, typical purchase situations or other economically shaped situations of everyday life are often used as an introduction leading to more abstract economic topics.

Schlegel-Matthies (2011), an expert in nutritional and consumer education, emphasises that consumer education is more than nutritional education, health education, education for sustainable development or economic education, but it has several overlaps. For her, the characteristic of consumer education is a multi-perspective point of view about consumption from different subjects (Schlegel-Matthies 2011). She points out that consumer education considers the perspectives and needs of consumers, in particular, and it is considered the context of everyday life.

2.2 The complex relationship between socio-economic background and unequal opportunities

General education schools in Germany are oriented towards the premise of equal opportunities independent of social background. Socio-economic heterogeneity or inequality refers to differences among pupils in their access to resources, which depends on family background. So heterogeneity as a characteristic of pupils is relative to time, to others or to external standards (Sturm 2013). The question of heterogeneity in general education schools always implies the question of whether there are patterns of disadvantages. Thus, in Germany social background is still an important reason for educational success and life chances.

Two interconnected aspects are discussed:

1. Macro-level: permeability of the German school system

One idea behind the German tripartite school system was to create homogeneous learning groups. Traditionally, the assumption of homogeneity refers to factors such as intelligence, cognition and motivation. In the German school system class-specific boundaries are often interpreted as boundaries of abilities, so that the early tracking system still represents the structure of social classes in Germany (Hiller 2012; Sturm 2013). Berg (2016) pointed out that

social background ‘does in fact determine access or not to education and permeability of the school system’ (Berg 2016, 409).

2. Micro-level: The lack of cultural fit between pupils and teachers

Middle-class bias: Teachers in all types of general education school are more or less confronted with pupils from different social backgrounds, while teachers usually belong to the middle or upper class (Berg 2017). Thus, the different linguistic habitus can cause forms of non-successful communication, which teachers interpret as a lack of ability.

3 Theoretical approaches to dealing with socio-economic heterogeneity in economic and consumer education

Steffens (1980) emphasises that consumption is a topic that touches non-formal contexts, such as spending leisure time and the practices of private life. He also indicates that this could increase resistance to learning. For example, to train in competencies for resource management, pupils often have to make a spending plan about their pocket money. In the case of sustainable consumption they have to find out in which country the brands of their clothes are produced. These ‘ice-breaking-activities’ follow the principle of life orientation. A general problem is that teachers run the risk of blaming pupils who are less privileged than others in terms of resources.

3.1 Life orientation in economic education theory

Berg (2016) pointed out that life orientation is a core element of economic education theories. She describes a kind of didactics where ‘teachers initiate a learning setting which corresponds to the daily life of the learners to lead

them into a learning process' (Berg 2016, 416). Thus, Berg summarises that 'the theory of didactics of economics requires teachers to orient themselves to the lives of the pupils in everyday situations. On the other hand the role and relevance of economic socialization in teaching and learning is rarely discussed' (Berg 2016, 416).

One answer to heterogeneity was the suggestion to develop different domain-specific types of learning outcome standard at high, intermediate and comparable levels (Klieme 2007), but this is still an open claim. The description of competencies can follow different accesses: since PISA, the individual perspective with internal requirements has been in focus. Another perspective is on the situational conditions, while a third is on the performance itself. Retzmann et al. (2009) developed a competence model for economic education. In the context of life-oriented didactic theory, the authors try to differentiate 'economically shaped' life situations using the term of economic roles: consumer, money investor, borrower and policy-holder.

Regarding financial education, Retzmann and Seeber (2016) differ on consumer, earner and economic citizen. The main goal of the authors is to 'generate homogeneous classes of economically shaped life situations for which certain competences are needed' (Retzmann and Seeber 2016, 14). Furthermore, the role of the consumer is differentiated in the life situations of buyers, savers and investors, debtors and insurance holders (Retzmann and Seeber 2016, 19). To deal with economic roles is one way to derive and justify homogeneous areas of activity. In the context of socio-economic heterogeneity, it involves the risk of exclusion of the social and biographical context of life practices. Hedtke (2011) pointed out that economically shaped life situations can be very different within a society and that this could be a reason for not defining homogeneous economic roles. Furthermore, the term 'role' is used in role theory. In socialisation theory social roles are connected to a system of expectations. Thinking in economic roles runs the risk of training pupils only for adaption to the objective social living conditions, thereby neglecting creative possibilities for action or change.

3.2 Culture sociological-based didactics

Children with special needs are mostly separated into so-called special needs schools and therefore are not part of the ordinary and tripartite school system. Hiller (2012), a professor of pedagogy in the field of learning disabilities, takes the view that educational content and curricula in schools need a complete critical overview regarding their suitability for special target groups. With reference to Bourdieu's theory formation, he developed an educational programme, which refers to the habitus of pupils and which has several overlaps with consumer education.

He argues that special programmes are needed, which refer to the difficult life circumstances of pupils with low socio-economic status. Hiller's 'culture sociological-based didactics' represents a functional view of education, which can also be called a life-oriented didactic theory. However, Sturm (2013) pointed out that one difference between pupils who are privileged with resources and those who are less privileged is their understanding of learning in school. For pupils who are privileged, content is important, whereas underprivileged pupils emphasise the function and activities of learning. Thus, special target programmes run the risk of replicating the historically grown logic of the tripartite school system with its institutionalised production of differences. Nevertheless, Hiller claims that examining educational offers with regard to a middle-class bias and the life practices of children and young adults with risky life circumstances is also important in terms of handling socio-economic heterogeneity in consumer education.

Instead of creating educational programmes for special target groups in consumer education, the description of competencies under consideration of different life practices is another way of dealing with socio-economic heterogeneity. Tschapka (2012), who works in the field of environmental education, developed a competence model, which also refers to habitus and life practices as key terms. Practice theory is an interdisciplinary movement or a field of research in sociology and cultural studies. There are many different types, but they all have in common that practice is the basic theoretical category. While the field of behavioural sciences is often only interested in single activities, practice theory is interested in the social context of practices and its relation to other practices. Practices include everything we do and say and feel, which

we share with others. A second basic category of practice theory is knowledge. People in different social environments have various types of experience. When pupils grow up they obtain different types of cultural knowledge. This doing knowledge depends on everyday practices and routines. Furthermore, Tschapka (2012) pointed out that learning with the aim of increasing pupils' scopes of action requires knowledge of these everyday practices and routines, such as 'going shopping'. Moreover, pupils have practical knowledge of 'going shopping'. If teachers act like researchers in examining the life practices of pupils and reflect upon their own, they can use this knowledge by dealing with socio-economic heterogeneity. Teachers today have more freedom to create school-specific curricula. Jank and Meyer (2014) describe the practice of creating school-specific curricula as a process of communication between the subject teachers. If teachers are trained to use the scientific findings of cultural–sociological studies to describe and reflect competencies and specific situations for consumer education, this could help in considering aspects of socio-economic heterogeneity in consumer education and avoiding patterns of disadvantage.

4 Conclusions

Life orientation in economic education theories has a long tradition and also offers a theoretical foundation for consumer education. For the handling of socio-economic heterogeneity, scientific insights from cultural sociology are a useful addition. Practice theory accented access has the advantage that it underlines the fact that pupils still have practical knowledge that fits their special living environment, meaning that pupils are not described as people with deficit characteristics.

One main aim of teaching is to increase the scope of action. Teachers and researchers can describe the scopes of action of their pupils in their special living environment when they know more their everyday practices. Teachers can learn to be reflexive about middle-class bias in curricula, learning arrangements and educational material. Furthermore, more empirical research

is needed that is interested in the consumptive life practices of children and young adults from difficult social backgrounds. This could also help promotion of the practical implementations of the life-orientation principle in economic and consumer education.

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