Consumer Education and the Philosophy of Competitive Individualism in British Columbia*

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Of the changes to curriculum in many Canadian schools which have accompanied the fiscal crises of the 1970s and 1980s, one of the most intriguing has been a heightened focus on consumer education or, as it is sometimes called in its American variant, consumer science.¹ The year 1974 saw the creation of an inter-provincial task force on elementary consumer education, appointed by departments of consumer affairs in Alberta, Saskatchewan, and British Columbia. A survey conducted by the task force in these provinces determined that educators strongly supported the idea of consumer education in the schools.² The corresponding departments of education have since responded to the call by producing new consumer-related course materials. Both British Columbia and Alberta have introduced compulsory courses on the subject in junior and senior high school. In British Columbia this has taken the form of a course on consumer education, offered since 1982. In Alberta it has taken the form of a general course on career and life management (CALM) of which consumer education is a component, introduced in 1988. High schools in Saskatchewan and elsewhere in Canada offer electives on the subject.

Consumer education professes to empower students in relation to the marketplace, chiefly through the teaching of economics and the development of market-related skills such as comparison shopping and rational decision-making. According to the rhetoric which normally accompanies the course materials, the intention is to help students become active, in-

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formed, and hence responsible members of their society. One might think of these, thus, as a functional analogue to civics courses, also designed to train citizens for participation in particular societies.

The present study examines the introduction and design of the consumer education course in British Columbia in relation to the philosophy and goals set out by the Ministry of Education in the teachers' manuals which it prepared. These goals emphasize training for democratic citizenship. It is appropriate, therefore, to look carefully at the concept of democracy implicit both in the implementation and development of the course materials and in the textbooks which the Ministry produced for use in the course. I argue that, contrary both to the populist rhetoric which has surrounded this course and to the latter's association with and support from consumer groups, the course teaches an elitist concept of citizenship and democracy and does not work to promote critically aware and informed citizens. Moreover, elitist and uncritical concepts of democracy are as much implicit in the process which produced the course materials as in the materials themselves.

I begin the analysis with a brief overview of the key concepts of democracy which have dominated North American thinking over the past century. The purpose here is to focus attention on the fact that our ideas of democracy have undergone important historical alterations and have been associated with different world views. This sets the context for an analysis of the political process which led to the creation of the British Columbia course, and then for an examination of the two textbooks now used in the course. The latter analysis focuses on the texts' views of human nature and economics since these are indicators of more general world views. The argument is that the world view which the texts present is the one that underpins the elitist political process that generated the course itself. This raises serious questions about the drive towards consumer education in British Columbia and elsewhere.

Changing Concepts of Democracy

From at least the time of Plato, political theorists in the Graeco-European tradition have written works expounding pedagogies intended to foster the development of citizens capable of democratic self-rule. Such works have taken as a fundamental premise the idea that the quality of any political culture depends ultimately on the education and sensibility of its citizenry. A similar premise informed the work of nineteenth-century educational theorists and reformers in the United States and Canada on the eve of the development of mass public schooling in North America. Their task, in the
light of a recently expanded franchise coupled with massive immigration and rapid urbanization, was to foster universally the development of citizens suited to a democratic state. In keeping with the liberal vision of the day, reformers held that such self-rule could best develop through a system which promoted creative and critical thought.

How such a pedagogy is to be spelled out and implemented, however, depends ultimately upon a concept of democracy. The vision of liberal democracy which informed the development of mass public schooling in North America was different in important respects from that of an earlier era and different again from the view which has been dominant in the latter half of this century. Correspondingly, our view of the socialization that public education represents has undergone important changes. Jeremy Bentham and James Mill, figures of the late eighteenth and early nineteenth centuries (i.e., pre-dating the mass schooling movements) were perhaps the earliest exponents of a theory of liberal democracy. The vision of democracy which they supported was fundamentally elitist. It featured a strict adherence to the principles of individual freedom, competition, and a belief in "natural" inequality. It viewed society as a collection of competing individual entities. As such, it represented the political counterpart to Adam Smith's eighteenth century market model of society. C. B. Macpherson has rightfully described this as a consumer notion of democracy framed within a quasi-market concept of society. It was a consumer notion since it assumed a system in which "natural" élites would present themselves and their policies for display and consumption to a (limited) electorate much in the way that a merchant displays his or her wares to a buying public.

A later vision of liberal democracy, represented by the views of John Stuart Mill, was more egalitarian and co-operative in character. It developed in response to social abuses of capitalist industrialism which by Mill's time were too clear to ignore. In contrast to the above view, it stressed that citizens, to develop their capabilities, would have to become producers of politics in their society and not simply consumers of political goods dispensed by élites. It stressed as well the importance of universal education as a training ground. It was Mill's view which most closely resembled that of men such as Horace Mann and Egerton Ryerson, leading developers of schooling in North America. To these men inequality was a corruptive and demoralizing force in society, and education the chief road to over-

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4 Ibid., 48-49.
coming such a force. Well into the present century, John Dewey echoed this outlook when he called education "the greatest equalizer and the instrument of full human development." Dewey held that democracy was a kind of mass co-operative intelligence based on the emergence of a cultured and rational citizenry.6

By the early 1950s, however, both political analysts and educators were becoming painfully aware that the promise of a creative, informed, and active citizenry as a result of public education had not been realized.7 A number of major American voting studies determined that the average citizen was badly informed and apparently uninterested in her or his political environment.8 The vision of democracy as mass co-operative intelligence, hence, had begun to die. What replaced it was a neo-élitist model whose basic tenets were, first, that the masses were inherently incompetent and, second, that their best interest lay therefore in the dominance of a gifted and creative elite. Such a view was anticipated and perhaps best expressed in the 1940s, in the writings of Joseph Schumpeter. According to Schumpeter the task of the electorate was not to exercise intelligence by formulating or deciding upon political issues, but simply to decide "who the ruling man shall be."9 In sum, the postwar era has been marked by the resurgence of an élitist, market/consumer, dominant model of democracy. Further, like the earlier élitist model, this model posits a fundamentally individualistic and competitive concept of society. It is this view, I will argue, which characterizes both the consumer education course in British Columbia and the political process which brought it about. We turn now to an examination of that process.

The Political Process10

The development and implementation of Consumer Education, more obviously than for any other course presently taught in British Columbia, 

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6 Macpherson, Life and Times, 74.
10 The account here is based on information derived from a number of sources. These include interviews both with key persons involved in the creation of the course and
has been overtly political in character. Normally curriculum issues from standing committees in the curriculum development branch of the Ministry of Education, consisting mainly of teachers seconded by the Ministry for specific periods of time. In March 1981, however, the Ministry received a direct order from Brian Smith, then the Minister of Education, to develop a compulsory course on consumer fundamentals within a year and a half. The course was to be taught in either Grade 9 or Grade 10, and was to replace an elective on that subject already being offered in the schools at the same grade level. The imposition of a public school course by cabinet order represented an unprecedented break in the mode of decision-making on curriculum in British Columbia. The cabinet order became public information on 16 March 1981, in the form of a Ministry circular. The circular contained no details on the content of the proposed course and no rationale for it. It stated simply that the course was to be ready by September of 1982.\footnote{Province of British Columbia: Ministry of Education, Schools Department Circular, 144, March 1981.} A written report which the Minister issued the following summer furnished a partial explanation. The report represented a synopsis of a provincial tour which Smith had conducted in 1980, designed ostensibly to hear opinions on education expressed by teachers, students, parents, community associations and concerned citizens. In his report the Minister stated:

During the tour I heard concerns expressed that our students lack an understanding of many of the practical consumer skills we all need to function effectively in our society. \ldots{} A practical course on consumer education will be required for all students in Grade 9 or 10.\footnote{Brian Smith, \textit{Education: A Report From the Minister} (Province of British Columbia: Ministry of Education, 1981), 16.}

Presumably, then, Smith was responding to public demand.

Response from various quarters to the March circular was, to say the least, mixed. The key participants in the immediately resulting conflict were Ministry of Education officials, the British Columbia Teachers' Federation (BCTF), the British Columbia Business Educators Association (BCBEA), numerous arts organizations, school trustees, and members of British Columbia Administrators Provincial Specialists' Association with representatives of interest groups who became concerned about it, four major papers written in British Columbia on consumer education courses, files on the course located in the archives of the British Columbia Teachers’ Federation and the New Democratic Party research office, \textit{Hansard}, newsletters of the British Columbia Business Educators' Association, and circulars and relevant reports issued by the Ministry of Education.
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(BCAPSA) — i.e., school principals. Concerns expressed related to three issues: the authoritarian nature of the decision, the impact of an additional compulsory course on curriculum and staffing and, to a lesser degree, the content of the proposed course.

Teachers and administrators in a number of school districts were outraged at the order, and questioned the authority of the cabinet to place courses on the public school curriculum. An article in the Nanaimo Daily Free Press noted as well the slap-dash manner in which the decision to introduce the course had been made. The normal route to curriculum development had been circumvented. Business educators pointed out that much of the content of the proposed course was already being taught and had been taught for many years in a Consumer fundamentals course and in business courses. Hence a new course seemed unnecessary. School principals were concerned about the impact of a new compulsory course on the curriculum as a whole. Such a course would decrease student enrolment in existing electives, affecting not only Grade 9 and 10 courses but upper level courses for which the former were prerequisites. In turn this threatened the employment of high school teachers of some elective courses. Potentially affected were teachers of Home Economics, Industrial Education, Music, Art, Drama, and other courses related to business and career planning. The proposed course also reduced by one the number of electives open to Grade 9 and 10 students. BCTF staff pointed out that such electives had recently been reduced for academically oriented students by the new university entrance requirements. A further reduction was not in keeping with the philosophy for junior secondary school programmes expressed in the provincial administrative handbook. According to the handbook, junior secondary programmes are to be exploratory. A 1981 survey of the opinions of teachers in the lower mainland of British Columbia determined that teachers were strongly opposed to the compulsory nature of the course.

Finally, the BCTF, some school trustees and one Member of the Legislative Assembly expressed anxiety that the course would be written in a politically biased manner. In all likelihood the absence of substantive in-

13 BCTF Records Department correspondence file on Consumer Education. There are a number of letters in the file expressing this sentiment.
formation either on the proposed course content or on the nature of its development at the time of the Minister’s announcement worked initially to arouse this fear. His subsequent hiring of Marie Wilson, the director of the Economics Education Research Council (EERC), a division of the Fraser Institute, to develop and give workshops to teachers on the new course could only have increased suspicions.\(^{17}\) Several people wrote to the Minister to protest this appointment. Nevertheless, this particular fear seemed all but to disappear from the main debate over the course, and thus the first two issues constituted the focus of the conflict which followed.

Reactions to the Minister’s order began in the Ministry, whose curriculum development staff attempted to soften the impact of the order by offering a counter-proposal. They suggested the development of a three-pronged general life skills course which would include consumer education, family life education, and career counselling. This course would be offered as an elective.\(^{18}\) Since the Minister had also expressed the desire to see the development of elective courses on family life skills and career preparation, such a course seemed to cover more ground in a less controversial and more economic manner. The BCTF suggested that the new course material be distributed appropriately among the already existing courses, thus covering the required ground without affecting jobs and school programmes as described above. The Minister rejected these proposals, however, and the Ministry proceeded to hire staff to develop the course as originally ordered.

The Ministry hired two Business Education teachers to co-ordinate the choosing and editing of the texts to be used. These people worked under the direction of a Ministry steering committee and in conjunction with an advisory committee of experts in the various topics which the course would cover. The experts were Ministry appointees and included representatives from the Ministry of Consumer and Corporate Affairs, the Legal Services Society, and various private business organizations. The Ministry did not invite members of the BCTF or representatives from labour organizations to participate in this process. We have seen that Wilson, the director of the EERC, was hired to introduce teachers to the new course. Under her guidance the Ministry developed four television programmes to introduce

\(^{17}\) The Fraser Institute, established in 1974, is an independent business organization representing over 300 of North America’s largest corporations. Its Economic Education Resource Centre (EERC) division promotes its economic and political philosophies, which include the privatization of schools, abolition of rent controls and minimum wages, cuts in the civil service, and free trade. A clear and concise description can be found in Ben Swankey, *The Fraser Institute* (Centre for Socialist Education, 1984).

\(^{18}\) Interview with Bob Overgaard, director of curriculum development at the Ministry in 1981.
its concepts. Wilson also developed and taught a Consumer Education teacher training course offered for credit in 1982 and 1983 by the University of British Columbia Faculty of Education. Both the television programme and the course featured talks by Fraser Institute economist Michael Walker. The Institute also provided lunches at the Faculty Club for students in the training course. Due in part to the partisan nature of this course, it was subsequently dropped from the UBC curriculum.

Meanwhile, opposition to Consumer Education continued on other fronts. The BCTF adopted a policy of non-co-operation. It hoped that if teachers refused to teach the course they could force the Minister to consider seriously the alternatives which they and others had proposed. Arts organizations throughout the province wrote to the Minister to protest the compulsory nature of the course, pointing out its inevitable impact on the teaching of music, art, and drama. Among these were associations of teachers of the arts, community arts councils, and faculties of art, music, and drama at the Universities. The Association of Business Educators took a more moderate stance. It expressed concern that teachers with no training in economics and consumer issues and perhaps no interest in such topics would be assigned to the course. In fact, as many as half of those presently teaching it are displaceses from other subject areas.

Throughout the fall of 1981, conflict over Consumer Education continued to mount. A number of high school principals did not favour the BCTF stance. Teachers likely to be asked by these principals to teach the course realized that they might soon be faced with the choice of violating BCTF policy if they complied or facing charges of insubordination if they did not. Teaching specialists were becoming anxious about the future of their subject areas. During December 1981, members of the Administrators' Association let it be known to the Minister that they would support a compromise which would soften the impact of the course on the existing school curriculum. They requested that the Minister agree to the

19 These are available through the Provincial Education Media Centre as well as through local media centres as two, one-hour videotapes. They are entitled simply, "Consumer Education."
20 Interview with Joan Russow of Victoria, British Columbia, who took the course in 1982.
21 British Columbia Teachers' Federation, Members' Guide to the BCTF, 49.
22 British Columbia Teachers' Federation, Records Department, correspondence file on Consumer Education.
23 Interview with Alice McQuade, editor of the British Columbia Business Educators' newsletter until 1984.
24 According to the BCTF staff member Larry Kuehn, the Principals' Association met with the Minister to discuss this compromise. According to Norman Ornes, a princi-
development of a second Consumer Education course, to be offered at the Grade 11 level. Students would be given the option of taking it at either the junior or senior level. This would spread the requirement over four years instead of two, and would also allow interested students to take the course for credit at both levels. The Minister accepted this proposal, and accordingly the Ministry issued a new circular in January 1982, announcing the plan to develop the Grade 11 course. Not surprisingly, this action on the part of principals angered the BCTF, as it undermined the solidarity required to make its non-co-operative stance effective. The action was decisive, however, and Consumer Education became a fait accompli.

An issue raised only sporadically throughout this controversy was the question of the impetus for developing Consumer Education. By the Minister's account the impetus came from public demand. There is good reason to doubt this. In citing evidence of such demand in his written report, the Minister mentioned the suggestions of only one group. During his provincial tour BCTF reporters were present at every public hearing. According to their written reports the subject was raised only once — at the time of a presentation made by the one group quoted in the Minister's report. In the general discussions which occurred at many of the hearings, the subject of consumer education was never mentioned. On the other hand, there were strong demands made for other things. Appendix A of the Minister's report notes that thirty-seven organizations concerned with the teaching of the arts made presentations during the tour. BCTF reports indicate that these groups stressed the need for more curricular time in art, music, and drama. In addition to hearing these oral reports, the Minister received 791 written briefs from interested groups. The briefs did not come from the same people who had attended the hearings. An inspection of these had shown that they contain not a single request for a course on consumer or economic education. Thus, despite Smith's claim, there appears to have been no strong public demand for consumer education in

pal active in putting forward the proposal, there was no official meeting. Rather, the compromise was suggested by various administrators at a number of informal occasions where either the Minister or one of his deputies was present.


26 British Columbia Teachers' Federation, Records Department, file on reports from the Minister's tour.

27 Permission was granted to examine the briefs by Tony Brummet, Minister of Education in 1987. They were sent to the office of John Walsh at the Ministry, and his secretary went through them in order to sort out the requests for the teaching consumer-related courses. I was told over the phone that she had found no such requests.
the schools. We must assume, hence, that the act of listening to the public functioned essentially as window dressing. In other words, a rhetoric of popular democracy has surrounded the introduction of this course, but this has served mainly as a mask for an elitist political process.

The struggle over Consumer Education did not end with its installation in the British Columbia high school curriculum. It continued in the form of bids for some control over additions to the course materials which the Ministry had developed. Although basic texts had been prepared and remain for most teachers the essential focus of the lessons taught in the classroom, teachers still required interesting resource materials to make the course as relevant as possible to their students. This has been true especially for those teachers who were novices to the subject of business and economics. Two significant groups representing opposing political viewpoints have been forthcoming with proposals for lessons to complement Consumer Education. These are Junior Achievement and the BCTF.

Perhaps most interesting in terms of their appeal to teachers and their rapidly growing use in British Columbia classrooms have been the materials produced by private businesses through a programme entitled Project Business. Project Business is a division of Junior Achievement, an organization which seeks, according to its literature, to "promote a positive attitude toward business and private enterprise among Canadian youth...."28 Although Junior Achievement has been active for thirty years in the province and elsewhere, its recent activity in British Columbia in the form of Project Business began in 1982, the year in which Consumer Education began to be taught.29 The organization has produced its own 200-page text for use in the course, complete with classroom games, puzzles, and lesson plans. The material is free upon request. The organization also provides, upon request, speakers (which it trains) from the business community who commit themselves to teach in the classroom for one hour per week for twelve to eighteen weeks. They teach from the Project Business text and claim to bring "the real world into the classroom."30 Project Business has a membership of 190 businesses. Its activities began in a few Vancouver classrooms in 1982. By 1986 it was active in 200 schools and in 15 school districts.31 In soliciting membership and donations from business for this project, the organization’s literature states:

28 Junior Achievement of Canada, "Project Business Information, 1986."
30 Ibid., 1.
Your interest in Free Enterprise . . . It costs $65.00 for each student influenced, $325 for 5 students, $195 for 3 . . . Make your cheque payable to Junior Achievement of British Columbia. Income tax receipts will be issued.  

The literature tells business people that the programme operates principally through the compulsory Consumer Education course taught in the province. It quotes a number of business publications which deplore the failure of public schools to teach business “literacy.” It exhorts the business community to stop waiting for the schools to change and to dig in and do the requisite teaching themselves. It is clear, thus, that many provincial businesses have a strong interest in this course.

In response, the BCTF, in conjunction with the Canadian Labour Council and others, developed a unit on labour history, also to be offered as a resource to teachers; it, too, planned to provide speakers for classrooms upon request. This unit was slated for completion by September 1987, and it is not known how widely it has been used. Articles in British Columbia newspapers in June 1988 criticized this course as politically biased. Thus far, BCTF president Elsie McMurphy has responded simply by noting the need to counterbalance the strong business influence already present in the system.

It is clear that the conflict over Consumer Education is not over. We have seen that this conflict focused initially on the process of implementation and on the compulsory nature of the course. In its most recent form it focuses on political content. Not surprisingly, the two major factions have been business and labour. A 1987 article in BC Business offered an analysis of this conflict. A resolution, the author argued, would entail finding a middle ground between turning the taxpayers’ school system into a finishing school for business and turning it into a “colloquium for the politically pink.” He predicted a “heavy cycle of re-examination” for education in British Columbia in the light of the economics of the 1980s. Although this is likely to cause considerable discomfort, he stated, “such is the usual process when change is thrust on an unsuspecting and indifferent citizenry.” In its contemptuous characterization of British Columbia citizens, this opinion echoes the elitism of the process we have been considering. The labour side of the debate, however, has also been problematic. It seems to assume that the difficulty would be resolved by a simple apportioning of

32 Junior Achievement, “Project Business Information.”
34 Buchanan, “Can Johnny Read a Balance Sheet?,” 75.
35 Ibid., 77.
equal classroom time to various interest groups. The focus of this debate, I suggest, betrays a shallow understanding of the issues at stake. To deepen our understanding we need to take a closer look at what consumer education means.

What is Consumer Education?

The concept of consumer education is not new. It dates back at least to the North American consumer movements of the 1930s and 1940s. Motivated by a growing consciousness of the need for self-protection from market abuses and highlighted by iconoclastic studies such as Upton Sinclair’s *The Jungle*, these movements have succeeded in gaining increased state regulation for consumer protection. Organizations such as the Consumers’ Association of Canada and parallel American groups have long considered the education of the consumer a central aspect of their work. Like the labour movement before it, the consumer movement was a child of capitalism. As such, it has constituted, in part, grass roots activism aimed at empowering consumers in relation to business. At its best the movement has been self-educating and its adherents have worked to develop and teach investigative skills.

The success of consumerism, however, has been ambiguous. In her study of the American consumer movement, Lucy Black Creighton has noted that the real strength of the movement in the past two decades has come not from grass roots activity but from the advocacy of state and federal governments and from the extraordinary efforts of Ralph Nader. A study of the Consumers’ Association of Canada indicates that it too depends principally on government support and on liaison with key civil servants for the advances it makes. Hence both now function largely as pressure groups to win limited concessions from government. Creighton notes that although this kind of activity has resulted in some protective legislation, the potentially radical, democratic thrust of consumerism has been neutralized by the failure of the movement to distinguish consumer protection and consumer sovereignty.

Seen in broader terms and in the light of the above discussion, we should also see this as a failure to distinguish between popular (producer) and elitist (passive) forms of democracy. That is, the concept of consumer

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protection has become tied to a general acceptance of the political policies developed by a select few, subject to limited corrective measures. The deeper question of why consumers should need so much protection remains unasked. In turn, according to Creighton, this failure derives from a blind acceptance by the mainstream of the movement of the tenets of classical micro-economics. This view assumes the concept of competitive markets and the exercise of consumer sovereignty through the exercise of rational self-interest in choosing market products. Where such competition is seriously hampered, as it is today, consumers cannot exercise sovereignty through their choices. For the movement to recapture the will to such sovereignty, argues Creighton, naïve notions of competitive markets and consumer control would have to be altered seriously to fit the present monopolistic political and economic reality.

Such an alteration, however, would constitute only a beginning. Consumer sovereignty would entail gaining consumer control over what is produced and, hence, over what sorts of market options are available in the first instance. It would entail, further, turning away from an exclusive concern with what will sell — i.e., from the exclusive focus on market products — and towards a renewed concern with what kind of society we wish to build and hence what kind of persons we wish our society to foster. Do we really want to be persons dedicated to the production of endless numbers of weapons, car models, and other metal and plastic objects all designed to become obsolescent within five to ten years or less? If not, what might the options be? Sovereignty means being active (instead of protectively reactive) at this very fundamental level of decision-making.

It can be seen, thus, that the concept of consumer education is equivocal. Although it has its roots in a populist movement for self-empowerment, it has tended to maintain a narrow perspective on the concept of criticism. Criticism, in other words, has been directed only at the slippages in a generally elitist social system and not at the exclusiveness of the system itself. Parallel to this, the implicit notions of democratic involvement have remained narrow.

We saw earlier that the political process which created the consumer education courses in British Columbia exemplified such a narrow view of democracy. This seems to have resulted in a curtailment of any serious debate on consumer education. Content-oriented questions posed during this process centred on what kinds of supplementary course materials best prepare students for the “real world.” A crucial and neglected question, however, was: What exactly is the purpose of a consumer education course? For what kind of social reality is it supposed to be preparing stu-
dents? What kind of "real world" does it describe? Is it meant to develop genuine citizen participation in economic production or simply enlightened passivity in relation to business and political élites? Is it meant, in other words, to foster consumer sovereignty or merely consumer protection narrowly conceived? The Ministry's rationale to the public expressed only the vaguest of sentiments regarding the need for students to become "confident and informed decision-makers in their role as consumers." This tells us very little. In spite of this, few people questioned the course's desirability in principle. Teacher responses to a 1981 survey indicated a positive attitude to such a course, provided that it remained an elective. Thus there seems to have been a general consensus that the course materials to be developed would constitute a valuable addition to the high school curriculum.

This consensus stemmed, I suggest, from two interrelated common sense notions, shared by nearly all parties concerned. These are, first, that people will be empowered in relation to the marketplace simply by being given certain kinds of information on consumer law, on products and on how to choose them, and second, that such information would necessarily help them to become engaged members of their communities. These are the same common sense notions which must be challenged if we are to come to terms with the elitism which is endemic to the market society clearly. We look next at how this elitism is expressed in the texts.

The Texts

Although there are some interesting differences between the texts which the Ministry developed for Grade 9 and 11 students respectively, they are sufficiently similar in philosophy and style to be considered a unit for purposes of the present analysis. I begin by noting that at least on the surface these texts appear largely as technical treatises, not as political or moral ones. They offer information on shopping skills, budgeting, consumer law, and rational decision-making. They discuss the manipulation inherent in some advertising. They also discuss credit and sales contracts and give technical advice on buying items such as automobiles, furniture, food, clothing, and housing. They give advice on finding and maintaining employment. My analysis of the texts is intended to show that this technical material is necessarily embedded in a general concept of the human world. The analy-

40 Dallas, A Survey of Opinions, 52.
sis is intended, thus, to explore the implicit moral and political curriculum within the curriculum. This is done in several ways.41

Since I was interested in the texts’ characterization of the human world I looked at their claims on what human beings are like. More specifically I looked for claims which suggested what all humans are like. What sorts of things motivate them? Are they largely individualistic or do they also have communication concerns? In relation to this latter question I compared the number of claims expressing individualistic sensibility on the one hand and community-oriented sensibility on the other. I also compared the amount of space in the texts allocated to these views of the world. I found that the texts unfailingly promoted a highly individualistic view of reality and presented the market concept of society as the concept appropriate to modernity. This is the view, as we have seen, which underpins the Benthamite/Schumpeterian elite concept of politics.

I also looked closely at the concepts of economics which the text promoted. As might be expected in a course designed to educate consumers, both texts put a premium of teaching economics. Fully half of the Grade 9 text (5 out of 10 chapters, covering 140 of 300 pages) is devoted to explaining the economy in various ways. The Grade 11 text opens with a major chapter on economics. Its priorities are clearly explained to readers in some of its opening words:

For better or worse, we Canadians live in a mixed economy. It is within the framework of this economy that we make the bulk of our decisions as consumers, workers and citizens ... In this book the focus is on improving your ability to understand and act within today’s mixed economy and to develop the skills necessary to deal with a changing society.42

Both texts offer the view that learning a few rules will help to empower readers in relation to the market. Grade 9 readers are told that “dealing in the marketplace is like playing a game with a set of rules. The one who knows the rules best will generally end up being the winner.”43 Ostensibly, then, the texts are designed to make consumers (the readers) winners in

41 The present text analysis is a highly condensed version of a more detailed analysis conducted by myself as part of a Master’s thesis in 1986-87. Not all of the methods of analysis used in the thesis are employed here. In general the commentary on the texts which follows is based upon exhaustive lists, derived from the texts, of claims which they make regarding specific categories or subject areas in question. My assessment of their view of human nature, for example, is based on exhaustive lists of statements which they make regarding what all human beings are like.


43 John C. Wood, Looking at the Consumer (Gage Publishing Ltd., 1982), 41.
this game. Are they likely to do this? We begin by considering their account of human nature.

**Human Nature: Individualism and Consumerism**

We noted earlier that the elitist models of democracy promoted by Bentham in the early nineteenth century and Schumpeter in the postwar era have been consumer models, portraying the mass of humanity as consumers of political policies dispensed by a select group of persons. In a manner which complements this outlook, the consumer education texts develop a consumer model of human life in general. They do this in three main ways: they universally (for all persons) identify market consumption with the attainment of self-esteem; secondly, they blur the distinction between consumption as general life activity and consumption as market activity, i.e., between being and buying; finally, they suggest that human societies throughout history have all been characterized by a consumer-oriented sensibility.

One of the more remarkable ways in which the texts create the life/consumer equation is through their universal claim — most salient in the Grade 9 text — that consuming, understood as the purchasing of goods, is a basis for human self-esteem. Readers are told, for example: "Consumers of all ages tend to feel important when they buy goods and services. In other words, they increase their self-esteem by the way they buy what they buy."44 (their emphasis) The Grade 11 text similarly identifies the act of buying with self-esteem. "... What you buy and when you buy it," it tells readers, "are intimately tied to your self-image. ... By choosing fashionable food, clothing, goods and accommodation, we demonstrate our desire to be seen as in step with, or even in the forefront of, progressive thinking behaviour."45 (their emphasis) Our view of ourselves and our relations with others, hence, are necessarily pervaded by a concern with what we buy and what we are seen to buy. Further, our being so concerned is portrayed as "progressive thinking behaviour."

The consumption/self-esteem equation is supported, and the consumer notion of life furthered, by the texts' blurring of the distinction between consuming as the act of a purchasing agent and consuming as an act of being alive. "The consumer," the Grade 9 text reads, "is an individual who uses goods and services from before birth until after funeral expenses have been paid."46 (my emphasis) In fact, in its glossary this text defines

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44 Ibid., 11.
46 Ibid., 218.
the word “consumer” strictly in this way — i.e., in terms of use." Since we all use goods and services, we are all consumers. Consumer Education, however, is intended to teach us how to buy things. It is intended to teach us their market value. Is this to be identified with their use value? Is being a consumer in the sense of buying on the market identical with using something in order to live — i.e., to be? According to what one finds in the texts, yes.

The being/buying equation is still further supported by the texts’ ahistorical presentation of human nature. Neither text tells readers that there are or have ever been societies in which an overriding concern with buying and being seen to buy has not prevailed. Indeed, they suggest the opposite. A cartoon in the Grade 9 text illustrates this point. The scene in the cartoon is set in ancient Egypt. It shows a sales transaction between a young customer (presumably a teen) and a shopkeeper. The young person is paying for what looks like a can of soda-pop with a coin. A sign on the wall behind the shopkeeper reads: “BACK TO SCHOOL SPECIAL. 15 Leaves Papyrus Free With Every Cubit Urn COCA-NILE POP.” Another reads “Two for One.” The cartoon is ostensibly intended only to illustrate the historical use of coins as a medium of exchange. It implies as well, however, that the personal and social sensibility which characterizes the consumer society has always been in existence.

A similarly anachronistic view is expressed in the following quotation from the same text: “If you had lived in Canada a hundred years ago, you would have eaten mainly basic, unprocessed foods. The variety was limited, and in time you would consider it dull. . . .” Do present day societies which consume “mainly basic, unprocessed foods” find their diet dull? “Variety” is a context-relative concept, not a characteristic confined to the North American society of today. In the Grade 11 text this anachronism is well illustrated in the following:

The nobles who framed the Magna Carta did not have the well-being of the average medieval consumer in mind. Rather they were trying to protect their own commercial interests . . . at a time when most of England’s population consisted of peasantry who tilled the lord’s land and bought, sold and bartered goods at local markets.

It is highly doubtful that the average medieval person would have thought of herself or himself as a “consumer” in the sense that we understand this

47 Wood, Looking at the Consumer, 280.
48 Ibid., 227.
49 Ibid., 32.
50 Leet and Driggers, Economic Decisions, 52.
word today — i.e., in the sense which this text puts forward. Contrary to what the quotation implies, the majority of medieval European peasants were not directly involved in market activity. This means that they were not "consumers" and would not have been able to make much use (or sense) of a course on consumer education. They participated in a subsistence agrarian economy and thus lived for the most part on what they produced themselves. Their production was primarily for use, not for sale.

Similarly, in its statements regarding what humans are like, this text attributes to all humans the desire to be "up-to-date," "unique," and "independent." Thus it implicitly denies that such a sensibility could be a function of a particular historical process. What does it mean to want to be "up-to-date?" Is this a healthy desire or a need created by markets craving buyers?

The consumer education texts echo the Benthamite/Schumpeterian model of the world as well by their universal characterization of humans as individualistic. "As you grow older and venture farther from the family," the Grade 9 text tells its readers, "you will tend to emphasize personal rather than group interests." It is important to note that, in substance, this constitutes a kind of future-oriented command. In his writings on the politics of family relations, R. D. Laing has pointed out that the most potent kinds of statements one can make to developing individuals are not those which tell them what to do but those which suggest to them what kind of people they are or will become. Such statements do not invite dialogue, but function rather to structure the individuals' expectations of themselves both for the present and the future. In the minds of the recipients, they thus tend to become embedded commands for reference in future life situations. Besides this, it is clear that the text identifies individualism with maturity. As one becomes "older" one necessarily turns away from group interests in favour of individual ones. Did the leaders of the co-operative movements on the Canadian and American prairies never succeed in getting older?

The espousal of individualism in the Grade 11 text flows naturally from its claim that Adam Smith was the classical economist whose description of the market society "forms the backdrop of our view of the world today." In this context the text also states:

Most individuals would expect a society of self-seeking individuals to produce chaos, not social harmony. But Smith realized that the emergence of the new

world of individualism generated its own control mechanism, the competitive market.\textsuperscript{54}

Since, as we will see below, no other economic thinker is mentioned in either text, individualism becomes for both texts the appropriate defining characteristic of "the new world."

The portrayal of individualism as both appropriate and desirable is present not only in the pronouncements the texts make but also in what they leave out. The Grade 9 text, for example, makes no mention of labour unions. Indeed, no term denoting a union of any kind occurs in the text. The Grade 11 text does better. It features a short section on labour unions and labour law, but neither text considers the concept of mass consumer action. Neither text mentions the co-operative movements in Canada (or elsewhere). Neither even contains the term "boycott." Solutions to problems in the marketplace, hence, are to be thought of in individual terms only. There is, of course, an irony in this omission. The texts tell their readers that as consumers they exercise control over the marketplace through their choices. This is true, but only in the collective sense. In other words, for consumers to exercise that power consciously and effectively, they would need to do so collectively. The preaching of radical individualism is thus, in an important way, disempowering and so undermines the alleged purpose of the course.

Thus far I have been arguing that through their espousal of competitive individualism the consumer education textbooks represent a philosophical match for the elitist outlook of Bentham and Schumpeter. We might call this implicit elitism. The texts, however, become more explicit in places. Consider how this is expressed in the texts' more direct pronouncements on the nature of the consumer and the economy.

\textit{Consumers Are Weak; Business Is Strong}

A key component of the texts' elitism is the description of the consumer as weak in relation to the marketplace. This takes two forms. First, the texts tell us that consumers are helpless without the leadership of businesses. Secondly, they tell us that consumers are potentially irrational while the mechanism of the marketplace is entirely rational. Is this likely to foster in students a sense of confidence and power in the marketplace or elsewhere?

Consider first the issue of helplessness. This comes across most strongly in the Grade 9 text. Looking at a comprehensive list of claims it makes about consumers, we see the text telling its readers that few people stop to

\textsuperscript{54} Ibid., 9.
think about how they might influence the marketplace, few people choose to become well informed, and few try to understand business's point of view. Instead, they simply grumble about prices and take their standard of living for granted. Businesses, hence, must come to the rescue. The following is typical.

Consumers usually do not have the technical training, information, or even the inclination to be as thorough in what they do as businesses. It therefore falls to business to inform consumers honestly.\textsuperscript{55} (my emphasis)

We must begin by noting what an uncomplimentary view this is of consumers. It echoes the idea that the masses, if not basically incompetent, at least "incline" in that direction. Second, we must recognize that the claim is not accurate. Indeed, the active part which Canadian women played during the war era in conserving materials and maintaining price levels and the very growth of consumer groups in the postwar era have shown that it is consumers and not business who historically have taken it upon themselves to expose dangerous and unfair practices in the marketplace. The following quotation from the Grade 11 text expresses a similar misrepresentation of history. Commenting on the relationship between industrialization and progress the text states:

Food processing and packaging was not regulated by government until the nineteenth century, when the forces of industrialization prompted many families to move from their farms into the city.\textsuperscript{56}

One gets the impression here that people had to wait for the development of industry — i.e., large industrial businesses — before they could enjoy properly regulated food processing. Here again the information is false. Domestic production and trade was strictly regulated in the medieval European town. The regulative institutions were eroded and eventually broken down as, in response to nascent capitalist and state mercantilist policy, entire populations both of towns and countryside were drawn inexorably into the process of capitalist production for export.\textsuperscript{57} To fail to help readers see the historical role of citizens in such regulation is to fail to help them see their power. Such formulations only feed elitist notions of competence and responsibility.

A second element in "the masses are weak" formulation is the portrayal of the consumer as irrational, or at least potentially so. In relation to this,

\textsuperscript{55} Wood, \textit{Looking at the Consumer}, 25.
\textsuperscript{56} Leet and Driggers, \textit{Economic Decisions}, 52.
the texts develop a narrow and unhelpful concept of rationality. We saw earlier the description of the economy as "a game with a set of rules." The game, according to the texts, is the epitome of rationality and the task of the weak(er) consumer is to aspire to it. "Even with all the facts before them," the Grade 9 text states, "many will still make final [purchasing] decisions based on emotion."58 The implication of this statement becomes clearer when we note that the emotional realm in this text is defined as "the level of feeling and emotion, of fear, desire and prejudice."59 Although this is an uncomplimentary definition, it is the only definition of emotion given. To fail to recognize the positive elements in our emotional lives hardly empowers us. The Grade 11 text gives similar misinformation by dichotomizing emotion and information. "While most advertisements contain both information and emotional appeal," it states, "some types of ads are wholly informative. . . ."60 We gather from this that emotion is not information. Information is a crucial concept in both texts. Both attempt to teach a rational model of decision-making in which the gathering of information is a key step. To be informed is part of what it means, according to the texts, to be rational. Consider the following claim found in the Grade 9 text:

Consumers are rational or irrational in decision-making. They are rational when they make wise decisions based on carefully thought out reasons. They are irrational when they make unwise decisions, without considering the reasons for or against a choice.61 (their emphasis)

The bias of this claim can be made clearer if we frame a complementary and parallel statement. Such a statement would run: People are irrational if they make unwise decisions based on carefully thought reasons without considering the emotions for or against a choice. Emotions, too, are valuable human information. People are undoubtedly emotional, but this does not make them weak or inferior. Conversely, if the mechanism of the marketplace were devoid of emotion, this would not make it strong.

Perhaps more crucial still in considering these matters is the failure of the texts to address — indeed to acknowledge — the emotional elements endemic to the marketplace. The marketplace is not devoid of emotion. Readers get a hint of this in the texts’ discussions of the types of psychological manipulation used in advertising. Students are encouraged to understand these and, by doing so, to avoid being manipulated. This

58 Wood, Looking at the Consumer, 190.
59 Ibid., 18.
60 Leet and Driggers, Economic Decisions, 87.
61 Wood, Looking at the Consumer, 7.
suggests that the use of manipulative techniques, invidious comparison and sexual innuendo, to use familiar examples, are merely contingent aspects of the market and, thus, of the economy. If we learned to ignore them they might go away. Yet theorists of modernity from Thorstein Veblen to Max Horkheimer and Theodor Adorno have shown us that invidious comparison may be the very substance of the competitiveness of modern economies. Indeed, Rousseau, in an eighteenth century flash of anticipatory intelligence, suggested that invidious comparison might comprise the very core of the modern sensibility. Students would be considerably more empowered by a text which invited them to explore the emotion of the marketplace and to develop a more realistic and subtle understanding of emotion and its historical relation to rationality. Setting up so-called emotionless straw men is not an aid to empowerment. Rather, it helps to foster a false notion of an unrealistically “rational” and hence superior élite.

Elitism and the Economy

We move now more solidly into the texts’ claims on the nature of economics. The elitism we have been discussing is evident not only in the texts’ claims about humans but also in their way of defining labour. In the Grade 9 text we read that the definition of the division of labour in an economy is “assigning particular jobs to those best able to do them.” This is the only definition which the text gives, and it alludes clearly to the notion of a “natural” meritocracy. The definition makes it sound as if workers are necessarily passive in relation to the division of labour. Who or what does the assigning? What does “best” mean? Who gets to decide what it means? Readers are not invited to explore these questions. On the contrary, they are invited to assume what wherever they land in the labour force is the result of an “assignment” for the “best.” Perhaps if they later find themselves unhappy in their work they will simply blame themselves for not being able to be “best,” whatever that means.

Similarly, the Grade 11 text tells its readers that “in a free market system, workers compete to sell their labour” and that this competitive mechanism determines the distribution of wealth. “Those whose talents


64 Ibid., 215.
and products find success in the marketplace are those who will gain purchasing power in the form of income. As this text refers to no other way of distributing monetary reward, one must assume that its authors consider the competitive method entirely adequate. Again we have an allusion to a “natural” meritocracy — i.e., a “natural” élite. Yet throughout history many talented individuals whose work we now appreciate failed in their own lifetime to find success in the marketplace. Writers and composers are a familiar example. Readers are never invited to ask whether the marketplace is always to be trusted to determine distribution either justly or in keeping with their society’s aesthetic and cultural development. Rather they are invited to submit to a particular system in a fatalistic manner.

Finally, the invitation to submit is expressed indirectly by a clear misrepresentation of our economic system as competitive. This is done in two main ways. First the texts do not tell readers about monopolies. Secondly and conversely, they present an economic model which shows households (and not businesses) as owning the majority of Canada’s resources. In the Grade 9 text the term “monopoly” occurs only once and then only as a description of what governments run. “Government,” the text states, “is the one element in our society with the power of compulsion.” (their emphasis) Presumably if we think we are being compelled by market forces we are simply mistaken. The Grade 11 text tells readers that markets are sometimes not perfectly competitive. This is a gross understatement. Any responsible economics text should point out that no market is ever perfectly competitive. The only example the text gives here is the telephone company — a government regulated monopoly. Similarly, the Grade 11 text’s economic model shows Canadian households as owning most of Canada’s resources and supplying these resources to businesses. This is a false picture. According to a 1978 Royal Commission Report on the forest industry, for example, 17 businesses in British Columbia control 71.2 percent of the allowable annual cut. In terms of manufacturing capacity, they control 99.6 percent of the pulp industry and 94 percent of paper manufacturing. This kind of misrepresentation does not empower. It protects an economic and political élite and silently invites submission to it.

We saw earlier that the political process which created the consumer

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65 Leet and Driggers, Economic Decisions, 10.
67 Leet and Driggers, Economic Decisions, 17.
68 Ibid., 219.
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education course, although surrounded by a participatory kind of rhetoric, was in essence elitist. Similarly, I suggest, although the rhetoric contained in the course materials is participatory insofar as it claims to teach a model of rational decision-making which is universally empowering, the model itself is framed entirely within a single and elitist view of human society and economics. Much as Brian Smith’s tour functioned as window dressing for a unilateral decision-making process, so the texts’ rational model functions as window dressing for its unilateral view of the human universe. The framing of the texts’ discussion of economics per se makes this point clearer.

It is striking that both textbooks present one and only one model of economics as if this model were economics tout court. At this point it is worth repeating and expanding a quotation from the Grade 11 text, given earlier. It reads:

The Classic picture of the market system was painted back in 1776 by Adam Smith, a Scottish professor of philosophy. In his book, The Wealth of Nations, he outlined the basic principles of the market system that form the backdrop of our view of the world today. . . .

To whom does the text refer when it speaks of “our view?” Do all Canadians share this view? What of the utopian socialists, Marx, Keynes, or Veblen? Do their analyses not also form the backdrop of our view of the world today? Indeed, not a single other economist is mentioned in either text. The richness and diversity which one finds in the history of economic ideas finds no expression in these course materials, a failing which can only be exacerbated by the assignment to the course of many teachers who have little or no background in the subject. Either way, the unilateral view prevails.

The Trivialization of Democracy

Our look at the consumer education courses is now nearly complete, and it is time to draw together the themes presented in this analysis. I began the analysis by outlining the historical tension between producer/participant and consumer/elitist versions of liberal democracy as a preface to shedding some light on the nature of the political process which produced the consumer education course in British Columbia as well as on the course materials themselves. As we have seen, the course was ostensibly designed to empower students in relation to the marketplace and to the community of which they are members. This was to have been achieved in a practical fashion by teaching skills such as comparison shopping and budgeting and

70 Ibid., 9.
by warning students of the common traps encountered in everyday activities such as renting accommodations and buying things. According to the curriculum guides prepared for the courses, consumer education is a lifelong process of learning to analyse, synthesize, and evaluate information. It promotes the skills of “critical observation” and “intelligent inquiry” in individuals in order to help them make sound decisions and, in doing so, become engaged members of their community. So stated, these are goals that few could dispute. They assert implicitly the right of future citizens to exercise sovereignty within their communities. By all definitions, these are the basic tenets of an egalitarian and participatory concept of liberal democracy.

Terms such as individual, community, critical observation and decision, however, do not admit of a simple and universal interpretation. Rather, they must be interpreted within a conceptual framework which imparts to them not only a set of cognitive meanings but also a set of moral values. For we must still ask the prior question: What is it that constitutes an individual or a community, and over what sorts of issues can one effectively exercise choice? Even an authoritarian state will allow some exercise of individual choice based upon critical observation and the evaluation of information. Thus, like the concept of democracy, such broad goals are interpretable within an elitist framework. That is, they are interpretable within a framework which is democratic in a trivial way only. It is this crucial point which seems all but to have escaped the purview of those most deeply involved in the debates which the advent of Consumer Education engendered. As a result, the debates concerning its possible effects have remained shallow.

That the stated goals for Consumer Education admit of an elitist interpretation follows from another point implicit in this study, viz., that those elements which comprise a world view do so simultaneously in relation to economics and politics. Concepts of history, human nature and economics underpin both. Within the realm of consciousness they create the moral and political space in which individuals co-operate, or fail to co-operate. Further, they establish a hierarchy of values which dictate the standards by which our actions are measured. It is impossible to teach economics and consumer skills without at the same time teaching politics. Thus Consumer Education is properly treated as a quasi-civics course.

This quasi-civics course, as we have seen, is explicit in adopting a market concept of society. It stresses heavily the notion of individualism and, in an ahistorical fashion, suggests that the desire for consumption associated with contemporary Canadian society is “natural” and thus characteristic of all humankind. In so doing it develops a framework which structures out questions regarding the origins of our culture and of possible alternative value systems. Such a narrowing of the student’s perspective is not supportive of the development of critical observation and intelligent inquiry. On the contrary, it fosters a kind of cultural elitism or parochialism which matches neatly the elitism expressed in the political process which produced these courses. This is the elitism of Bentham and Schumpeter. Creative dialogue on Consumer Education in British Columbia must begin with the realization that this is what it teaches.

Such a dialogue might begin with the realization that the promoters of Consumer Education 9/10 and 11/12 implicitly recognized some conception of participatory or direct democracy as an ideal standard for the good society. At the very least, they recognized that the citizens of British Columbia might see such a conception as an ideal standard. If this were not so, it would not have been used to mask the elitist political process we have been examining. The texts too, in claiming to empower their readers, appeal to genuine mass participation as a standard of “the good.” This is important for two reasons. First, we need standards in order to make sense of a concept of corruption. Secondly, the appeal to this good expresses, among other things, a desire for it. The texts, however, imply that we have this good, whereas in fact we do not. At the same time they undermine it by promoting elitism. This constitutes a highly convoluted and potentially discouraging double message. The preceding analysis has attempted to promote dialogue by focusing on the powerful elitist component of this message. Further dialogue might focus on reviving our collective memory of the equally powerful participatory roots in British Columbia’s (and Canada’s) history, namely the memory which the consumer education courses seek to suppress.