

COMMISSIONER KUNEVA
"EQUAL OPPORTUNITY FOR ALL"
EUROPEAN ASSOCIATION FOR THE EDUCATION OF ADULTS (EAEA)
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Ladies and gentlemen,

First may I thank...

the European Association for the Education of Adults;
the Nordic Network for Adult Learning; and
the University of Latvia...

...for having invited me to speak at this international conference on
the theme of Equal Opportunities for All.

Indeed, I am honoured to be here today in an assembly of key adult
education specialists from almost all Member States.

You might ask yourselves why a European Commissioner
responsible for consumer issues is appearing at a Life Long Learning
Conference. The answer is quite simple.

When I took up my post as European Consumer Commissioner in
January of this year, I made a strong commitment to drive matters
forward, with respect to my responsibilities, to the very best of my
abilities.

I identified three priorities which aim to give European citizens more and better protection in my field of consumer policy:

1. To review and modernise the current consumer protection laws;
2. To achieve better enforcement of consumer laws and effective redress for consumers when things go wrong; and last but not least...
3. To empower citizens to become informed and responsible consumers through better information and more education.

My wish today is to explore this third priority. The equality aspect lies in seeking to ensure that everyone can benefit from the opportunities of the European Single Market.

Empowerment, in my eyes, means creating the right market conditions for consumers to be able to make informed, considered and rational choices, and equipping them with the knowledge to be able to do so.

I'm sure that you will agree that in today's world, knowledge is more important than ever.

Being a consumer myself, of course, and coming from a country which has adopted the market economy only relatively recently, I am particularly sensitive to the problem of the overflow of information and news, the heavy marketing and the rapid pace of market developments.

This evolution presents new opportunities for consumers to explore – but it also brings along new challenges which consumers have to face.

Both the efficient functioning of Europe's economic system and the well-being of society depend very much on consumer awareness and how consumers use their power of choice.

We must give individuals, especially the more vulnerable ones, the skills, concepts and understanding that are required for everyday living.

Being a consumer is increasingly an expression of citizenship.

All European citizens, be they literate or illiterate, rich or poor, young or old, native or immigrant, handicapped or not, should have the knowledge to deal adequately with the situations with which they are confronted, and to explore and benefit from all the opportunities that the EU Internal Market has to offer.

And that, in a nutshell, is the meeting point between consumer education and Equal Opportunities for All.

Let me quote the American educator, Hayden Green:

"Consumer and economic actions lie at the heart of modern life. Consumer education, like the general education curriculum, is part of that foundation on which individuals may begin to build their personal lives, and on which we must begin to build a more responsive and humane world."

Consumer education is multi-disciplinary by nature. Consumer concepts may be included in economics, civics, mathematics, biology, chemistry, language teaching, business education, home economics, adult literacy courses and remedial teaching. All of these areas contribute towards building up consumer skills.

This disciplinary approach offers teachers an opportunity to strengthen the subject in question with real-life consumer issues. Using examples from everyday life has been shown to improve student learning.

Consumer education has been described by practitioners as addressing three general areas:

- 1. Consumer Decision making** – which covers critical thinking and the effects of advertising on consumer behaviour.
- 2. Economics** – which covers the allocation of scarce resources among competing wants, budgeting, credit, saving and investing.
- 3. Rights and Responsibilities** – which covers responsible citizenship, consumer protection laws and regulations, and redress mechanisms... and also the environment, sustainable consumption, safety, health care and affordable goods and services.

I know that several Member States have already included consumer education in their national curriculum and I gather that some of you already address consumer issues in your adult education courses.

I, like many others, am extremely concerned by the general level of financial illiteracy across Europe. This is a particular problem in some of the newer Member States where the "consumer culture" is still very weak.

Of course, key efforts have to be made by Member States. But I am also very conscious that the Commission can act as a catalyst at European level to strengthen national efforts.

As far as consumer education is concerned, I believe in "active subsidiarity".

This means that I am keen to encourage the development of European-wide education tools, translated and adapted to the various legal and cultural contexts. These consumer education tools must build on existing national knowledge and experience.

The consumer education strategy, which was developed by the Commission with the help of national partners, relies on multipliers of knowledge and experience, like you, and defines three main target groups:

1. School children, who are a vulnerable target group, and who will of course grow up to be the consumers and the parents of tomorrow.
2. Vulnerable adults, and
3. University students.

- We publish a European school diary for teenagers, which is packed full of very useful consumer and other important information;
- We are developing web-based modules for adult education within the DOLCETA project; and
- We have a very exciting project to develop a European masters degree in consumer policy.

As you probably know, DOLCETA, our web-based adult education tool, was developed by the European Universities Continuing Education Network (EUCEN) in cooperation with the European Association for the Education of Adults (EAEA).

DOLCETA is targeted at trainers and other influential persons in consumer education, as well as at the consumer.

The tools it contains go beyond the simple provision of general information, to include learning exercises and other interactive material.

They can also be used in a functional literacy approach to teach people how to read well enough to function in a complex society. Thus the DOLCETA materials relate directly to the teaching of useful life skills.

The first two modules tackle the following subjects:

1. Basic consumer rights in each of the 27 EU countries, and redress possibilities in case of problems within the EU;
2. Financial services – including comparing prices, asset allocation, understanding products and services.

The project has now been expanded to cover product safety and a module especially designed for teachers and trainers.

The new modules should be on line from August 2008.

The workshop: "consumers as learners", which I hope will attract a large attendance, should give you an idea of how to use the DOLCETA materials in the courses you provide to adults, regardless of their level, their background or their nationality.

My experience as negotiator for the entry of Bulgaria into the EU has taught me that it is not enough to know one's files inside out. Personal trust and a strong network of persons who share the same objectives are key ingredients for success.

I am here today because I have every confidence in your ability to provide European citizens, especially the more vulnerable ones, with the tools to understand and exercise their rights and obligations. Also, with the issue of climate change becoming one of the absolute policy priorities of our time, it is our duty to help the European consumer make sustainable environmental choices.

Thank you for your attention.

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