Introduction

All consumer practitioners are part of a society that indoctrinates its citizens with a belief system and set of values from the dominant ideologies or worldviews (to be discussed in more detail). To indoctrinate means to teach someone to uncritically accept doctrines (i.e., a system of values and beliefs deemed to be desirable by people in positions of authority). Indoctrination is distinguished from education by the fact that the indoctrinated person is expected to not question the doctrine she or he has learned. To avoid this indoctrination, consumer professionals must critically reflect upon the power of these invisible, ill-articulated, but pervasive worldviews. Otherwise, they engage in ideologically-loaded practice, and may serve as unwilling or unwitting instruments perpetuating the status quo, which may or may not serve to enhance the well-being and quality of life individuals and family. With an awareness of the power that ideologies hold over them and others, consumer practitioners can consider the merit of examining and, possibly, reframing their practice.

Indeed, Hirschman (1993) shared an intriguing discussion of ideologies evident in consumer research during the 1980s and 1990s. She strove to “document the presence of a prevailing, or dominant, ideology in consumer research and to suggest ways in which this ideology can be constructively complemented” (537). She argued that, at the time, consumer research was dominated by the masculine way of perceiving the world and advocated that consumer researchers supplement their work with a feminist perspective. This monograph extends her initiative, arguing that today’s consumer practitioners may uncritically favour the prevailing ideological camp and that their unexamined perspectives may bias the way they frame their consumer practice, necessitating reflection and (re)examination of the assumptions underpinning their practice (see McGregor 2008b).

This assertion is especially compelling considering that consumer professionals, along with everyone else, live and practice within a consumer society. A consumer society has market values at its core. Market values include competition, growth, profit, scarcity, wealth accumulation, materialism, self-interest, efficiency, and technological progress. Those defending global markets, and the requisite consumer society, hold market values as the only universal truths. The result is that all aspects of daily, private life (including consumer finances) are completely subordinated to economic considerations (Collin 2004), excluding or minimizing the social and environmental aspects of daily life. As will be explained, those who embrace the dominant ideologies view people who cannot cope within a consumer society as failures and blame them for their financial ineptness and their lack of consumer savvy and finesse.

Process of Framing

At any point in time, there are dominant ideologies and those that challenge them (contending ideologies), to be discussed shortly (Hirschman 1993; McGregor 2008b). Consumer scholars have a responsibility to be aware of the ideologies and paradigms informing their approach to practice, including family finances and consumer credit and debt. How scholars and practitioners frame consumer finances is determined by their ideological stance. This stance determines their practice. Ideological awareness better enables them to challenge their prevailing worldviews and to decide if reframing the way they perceive consumer finances is required.

Because the theme of this monograph is how the ideological framing of consumer
finances shapes one’s practice, it is necessary to discuss the process of framing. Frame is Old English *fremman*, to promote, to help move forward, to accomplish (Harper 2010). Framing brings focus to elements of a complex world so people can interpret and make sense of the world (Slothuus 2008). Envision an image encased within a picture frame. Framing involves selecting and prioritizing certain facts, events or developments over others and then promoting a particular interpretation, *for a purpose*. Eventually, some *frames* become the conventional, unchallenged way of viewing the phenomenon, the dominant ideologies (Norris 1996), enabling people to promote, move forward or accomplish *particular* social and economic goals and ends.

All events are open to interpretation (framing), including consumer finances. *How* an issue or phenomenon is framed really matters because the framing (the selected focus and interpretation) has a huge impact on how people feel about the issue and what they (un)consciously choose to do about it (West 2011). The basic premise of this monograph is that living within a consumer society, without questioning one’s ideological orientations, has massive ramifications on how consumer professionals *frame* their work.

### Ideology Defined

Ideology was first coined as a term to refer to the study of *ideas*, with *logy* being Latin for the study of, and the object of the study being *ideas* (Underwood 2003). Ideologies consist of what is valued, what is worthy of attention (beliefs) and what counts as truth (what is valid). They are the ruling ideas of a time and prescribe preferred ways of living and views of power (Dillman 2000; Jost, Ledgerwood and Hardin 2008). An ideology is a set of values and beliefs, often unquestioned, that is held by a social group (Ady 2000). Successful ideologies become so ordinary that they become invisible. This lack of visibility gives ideologies power. In fact, ideologies are views of power, and how that power can be used (Duerst-Lahti 1998). The set of doctrines or beliefs comprising an ideology forms the basis of political, economic, social and other systems (Heath 2003) and inform decisions that shape practice.

The global consumer society is shored up by eight dominant ideological pillars (see Figure 1 and the left columns of Tables 1 and 2): consumerism, globalization, neo-liberalism, capitalism, Social Darwinism, political conservatism, patriarchy, and fundamentalism (to be discussed shortly) (Daly 1996; Elgin and LeDrew 1997; Engberg 1990; Friends of the Earth 2003; Hines 2000; International Forum on Globalization 2003; Korten 1999; McGregor 2001, 2006; Merryfield 2001; Shanahan and Carlsson-Kanyama 2005; Wheatley 1999). Table 1 highlights both the prevailing and contending ideologies of the 20th and 21st centuries. Table 2 highlights the prevailing and emergent attendant paradigms. To be discussed later, paradigms are the lenses thorough which people view life lived out according to the tenets of particular ideologies. They use the paradigms, *the frame*, to make sense of this life.
Table 1 *Dominant and Contending Ideologies (adapted from McGregor 2008b)*

<table>
<thead>
<tr>
<th>Dominant/Prevailing Ideologies</th>
<th>Contending/Emerging Ideologies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Patriarchy (privileges and conveys power to men and marginalizes and disempowers women and other presumably weak people)</td>
<td>Humanistic and feminist, even fraternity (a society of equality; friendship, fellowship and mutual support)</td>
</tr>
<tr>
<td>Neoliberal (economic and political) (individualism, privatization, decentralization and deregulation)</td>
<td>Sustainable, people-focused, life-centered, networks, relations of cooperation, living social structures, sustainable livelihoods</td>
</tr>
<tr>
<td>Capitalism (an economic ideology that values profit, wealth accumulation, growth, production and technological progress)</td>
<td>Mindful markets and other forms of economics (covenants of care): feminist, ecological and behavioral economics</td>
</tr>
<tr>
<td>Economic globalization from the top-down (corporate-and elite-led neoliberalism, integrating national economies into a global economy; concerned with pace of integration)</td>
<td>Localization from the bottom-up (prioritize the local); globalism (a world characterized by connections)</td>
</tr>
<tr>
<td>Political ideology of conservatism (maintain the status quo of the ruling elite)</td>
<td>Political ideology of participatory democracy (citizens meaningfully involved in political process)</td>
</tr>
<tr>
<td>Belief-centered Christianity (fundamentalism, strong adherence to any set of beliefs even in the face of criticism or unpopularity)</td>
<td>Inter-faith perspectives (transformational Christianity as well as other world religions)</td>
</tr>
<tr>
<td>Social Darwinism (survival-of-the-fittest)</td>
<td>Equality, equity, diversity and pluralism</td>
</tr>
<tr>
<td>Consumerism (inculcates the values of Western consumer lifestyle on a global scale)</td>
<td>Minimalism, simplicity and sufficiency (contextually significant consumption); global citizenship, consumer-citizenship</td>
</tr>
</tbody>
</table>
Table 2  *Dominant and Contending Paradigms* (adapted from McGregor 2008b)

<table>
<thead>
<tr>
<th>Dominant/Prevailing Paradigms</th>
<th>Contending/Emerging Paradigms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Industrial and materialistic</td>
<td>Reflective and living systems</td>
</tr>
<tr>
<td>Mechanistic (clock and machine metaphors, focused on the parts)</td>
<td>Holistic, life-centered (life metaphor)</td>
</tr>
<tr>
<td>Newtonian sciences (linear, disconnected, fragmented)</td>
<td>New sciences (quantum physics, chaos theory and living systems): integrative, integral, complex, emergent</td>
</tr>
<tr>
<td>Positivistic: empirical, scientific (facts, value-neutral, knowledge for knowledge’s sake)</td>
<td>Post-positivistic: narrative, interpretative, critical, reflexive and other ways of knowing</td>
</tr>
<tr>
<td>Causal and linear, pre-determined</td>
<td>Systems, dynamic, flowing, emergent (value-laden, spiritual, mystery, myth, wisdom)</td>
</tr>
<tr>
<td>Reductionist (categories, micro analysis, compartmentalism, specializations, expertise)</td>
<td>Contextual, holistic, dialogue and discourse-focused, and critical science (includes embeddedness, interconnectedness, interdependency, enfoldment); collective philosophy</td>
</tr>
<tr>
<td>Scarcity and competition for scarce resources</td>
<td>Abundance (plentitude and creativity)</td>
</tr>
<tr>
<td>Relativism (quick fix, no absolute truth, deconstructive and popular postmodernism)</td>
<td>Collectivism, critical, reflective and constructivist (narrative, constructive and liberatory postmodernism)</td>
</tr>
<tr>
<td>Mastery-over resource management (exploitation, extraction, control)</td>
<td>Stewardship and co-managed sustainability (moderation and sufficiency)</td>
</tr>
<tr>
<td>Eurocentric and ethnocentric (European- and Western-centered view)</td>
<td>World-centered and people-centered, also humanity-centered (anthropocentric)</td>
</tr>
<tr>
<td>Ego-centric</td>
<td>Eco-centric (environment- and planet-focused; harmony with nature and other species; bio-diversity)</td>
</tr>
<tr>
<td>Control, mastery and efficiency</td>
<td>Emancipatory, empowerment and efficacy</td>
</tr>
<tr>
<td>Conspicuous, immoral, unethical consumption</td>
<td>Consciousness; ethical consumption; consumer moral leadership</td>
</tr>
<tr>
<td>Materialism and accumulation of things to achieve material success and social achievement and status</td>
<td>Relationship- and people-focused to develop balance between inner and outer lives</td>
</tr>
</tbody>
</table>

As a point of reference, McGregor (2008b) tendered a rich discussion of what consumer education looks like through the dominant and the contending ideological frames. For the purpose of this monograph, focused on consumer finances as a working example, the main ideologies from the dominant ideological camp, in the left column of Table 1, are first explained and then used to frame consumer finances (especially consumer debt), called an ideological quagmire (*unabashedly indicative of my bias*). Second, the main ideologies from the contending camp, in the right column of Table 1, are explained and then used to reframe how consumer
practitioners would approach their practice differently (climbing out of the ideological quagmire). The notion of framing an issue remains the crux of the discussion. For indeed, those living in the dominant camp could call life viewed through the contending camp, “an ideological quagmire.” It is all a matter of ideological perspective. Bottom-line (pun intended), ideological awareness leads to ideological savviness and more accountable practice.

**Dominant and Prevailing Ideologies**

This section opens with an illustrative example. In their comparative analysis of bankruptcy policies in three countries, McGregor, Klingander and Lown (2001) concluded that these bankruptcy policies were predicated on the ideological assumption that consumers have failed as credit users and debt managers. When this failure occurs, it is further assumed that people are broken and need to be fixed - rehabilitated (Latin *rehabilitare*, to make fit again, Harper 2010). It is presumed that they can be fixed by providing more and improved consumer education and financial counselling whereby they learn better money management mitigating future chances of failing as a major economic actor.

Think about these assumptions for a moment, and how they are framed. Why assume individuals or families have failed if they get into debt? Why not question the nuances of what it means to live in a consumer society, and blame society for letting consumers down? Why not challenge the way a credit-oriented society is organized, and question the role of the institutions that have been put in place to ensure that daily life is predicated on credit? Why penalize consumers and not take the credit-lenders to task? Why reprimand consumers, laying huge guilt trips and emotional stress upon them, and not hold lenders accountable for irresponsible lending practices? Why claim that consumers are financially illiterate, designing policies to fix them (rehabilitate them), and not focus on the bankruptcy system, the credit lending system, the financial system and the attendant legislation and regulations that perpetuate systemic financial injustices?

This monograph assumes that ideological framing is to blame for how these aspects of consumer debt and credit are framed. The following text discusses this idea in more detail by describing the nuances of seven of the eight ideological pillars underpinning our consumer society (excluding belief-centered Christianity for this monograph) (see Figure 1); that is, the prevailing ideological frames, which, if used uncritically, deeply shape consumer professionals’ practice.

**Consumerism**

While consumption is an activity that consumers engage in within the marketplace, consumerism is understood to be an ideology with an attendant belief system (McGregor 2008b). “The role of consumption and the ideology of consumerism are key elements in modern global cultures and societies, and are increasingly the subject of academic investigations” (Hinkins 2007, 44). Gabriel and Lang (1995) recognized that the concept of consumerism means different things to different people, in different contexts. First, consumerism is the essence of the good life and a vehicle for freedom, power and happiness. Consumers have the ability to choose and enjoy material objects and experiences (e.g., consumer services). Second, consumerism supplements work, religion and politics as the main mechanism by which social status and distinction are
achieved. Displays of all of the goods accumulated gain prestige and envy - the ideology of conspicuous consumption. Third, consumerism is the pursuit of ever higher standards of living thereby justifying global development and capitalism via trade and internationalism of the marketplace.

The consumerism ideology shapes the assumptions that consumers hold about power relationships, preferred market dynamics, presumed rights and responsibilities and how people make sense of their role as a consumer. Consumerism is the misplaced belief (the myth) that people will be gratified by consuming. In this sense, consumerism is an acceptance of consumption as a way to self-development, self-realization and self-fulfilment (McGregor 2010). In such a consumer society, an individual's identity is tied to what she or he consumes. Consumerism is "economically manifested in the chronic purchasing of goods and services, with little attention to their true need, durability, origin of the product or the environmental consequences of manufacture and disposal" (Verdant.net 1997: web citation).

Globalization from the Top-Down

“Consumerism [ideology] refers to a set of beliefs and values, integral but not exclusive to the system of capitalist globalization, intended to make people believe that human worth is best ensured and happiness is best achieved in terms of our consumption and possessions. This is relentlessly reinforced by an infrastructure of transnational cultural practices within capitalist globalization” (Sklair 2010: 136). “[Capitalistic] globalization refers to the worldwide phenomenon of increased technological, economic, and cultural interconnectedness between nations. It is essentially capitalism on a global, rather than a national, scale. In a globalized economy, economic activity is unrestricted by time zones or national boundaries. There is an international exchange of labor forces, ideas, knowledge, products, and services. This trend has accelerated dramatically since the 1980s, as technological advances (most notably the rise of the Internet and advances in telecommunications infrastructure) have made it easier for people to travel, communicate, and do business internationally” (DiscoverTheNetworks.org ca. 2007: web citation). The prevailing ideology is described as globalization from the top-down, a term referring to the inordinate power of transnational corporations (TNCs) leading capitalistic globalization and the “unilateralist political will of the neo-conservative movement” (Kenney 2006: 3).

Neoliberalism

Why lament that consumers do not value solvency and credit worthiness yet not question the deeply entrenched neo-liberal ideology that informs every moment of their every day? Neoliberalism comprises two notions - "neo" meaning new and "liberal" meaning free from government intervention. Liberalism stems from the work of Adam Smith (1776) who, in the mid 1770s, advocated for a minimal role of government in economic matters so that trade could flourish. The mind set of liberal economics has held sway for almost 200 years and was temporarily replaced in the 1930s by Keynesian economics, which saw a place for government intervention. In the 1970s, liberalism resurfaced. There was a cry for deregulation, privatization, decentralization, and the deletion of government intervention in the market economy; hence, the name renewed liberalism or neoliberalism (Brooks 1989; Martinez and Garcia 1999).
The globalization of the neoliberalism ideology is pervasive and all encompassing; anyone embracing neoliberalism takes sides with the principles of the market economy and neoliberal capitalism (see next) (Kenney 2006; Strum 1999). For clarification, Continental Europe, Japan and the majority of Asian nations adhere to ‘coordinated market capitalism’ rather than ‘neoliberalism capitalism.’ The former is a market in which institutions exist to coordinate many of the most important economic decisions and functions (e.g., wage setting, bargaining, business/labour management of social programs) while the latter involves the state using its powers to keep markets as free as possible of intervention (Mendelson 1997).

The basic tenets of the neoliberal ideology are individualism, less government (decentralization), deregulation, privatization, property ownership, and competition in a free market (no or few barriers to trade). As well, self-interest trumps the good of society, other species and the planet. Individual success is measured through endless work and ostentatious consumption; success is defined as materialism. Finally, any concern for the social condition of production (worker, human and environmental rights) is not highly valued in this ideology; unions are frowned upon (Acción Zapatista de Austin 1996; McGregor 2001; Robbins 1999; Rösch 1998; Strum 1999).

**Capitalism**

Neo-liberalism often operates hand-in-hand with the ideology of capitalism (Strum 1999). Capitalism, as an ideology, values profit, economic and technological progress (assuming human progress will follow), the accumulation of wealth, and production (labour) and consumption as key roles for citizens in a society (Lippit 2005; Tormey 2004). The role of people in government is to ensure the sanctity of the contract and of property rights. The sole role of the laborer is to sell his or her services and skills to make money. The sole role of the consumer is to spend, to buy and to own more and more. The sole role of the producer is to make more and more so as to create private wealth and invest that wealth to make more. A vicious cycle is set in place, reified in classical economic theory: profit, wages and commodities, cycling from producer to household (McGregor 2001, 2008b, 2012b).

The most important features of capitalism are incentive, investment, ownership, resources and government. Unlike times before capitalism (i.e., before the 1600s, when the family was the basic economic unit), the basic economic unit of capitalism is the corporation (Davis 2003). “Capitalism, also known as the free-enterprise or free-market system, is the economic structure that permits people to use their private property however they see fit, with minimal interference from the government. Under capitalism, people are free to work at jobs of their own choosing, to try to sell their products or services at whatever prices they wish and to select from among various product- and service-providers for the best value” (DiscoverTheNetworks.org ca. 2007: web citation). Capitalism holds that people are permitted to make their own economic decisions based on self-interest (individualism) (Murphy 2007).

**Social Darwinism**

Couple the ideologies of neo-liberalism and capitalism with that of Social Darwinism, characterized by a survival-of-the-fittest mind set, and you have a recipe for a negative framing of consumer indebtedness. People who cannot get jobs, or cannot afford to pay for goods or
services, do not deserve them; instead, they deserve the life they get. Monies for elders, children, the sick and people experiencing life transitions are considered to be wasted because these people are not economically productive members of society; rather, this ideology favors giving tax dollars to people who know how to make more money (i.e., give resources to the strongest in society, presuming the results will trickle down to those who work hard, and thus deserve it). People should not need help adapting to changing situations; rather, only those people who can reason out their choices are most deserving because they are deemed most fit (able). A telling consequence is that people who are unemployed or in debt get what they deserve and should live with the consequences. It is their fault that they failed; supporting them is an unforgivable drain on, and waste of, scarce resources (Batty 2001; Hofstader 1962; McGregor 2009; Opfer 1996; Rohmann 1999; Stearns 2008).

This ideology holds that natural selection, struggle for life, and survival of the fittest are the decisive factors in the life of any society. In contrast to theories that view society as a harmonious whole, Social Darwinism emphasizes the conflictual and contradictory character of social development. It is often used as ideological justification for the rule of wealthy capitalists. Wealth is believed to be a sign of natural superiority, its absence a sign of unfitness. Since the late 19th century (1800s), the tenets of Social Darwinism have been used to support laissez-faire capitalism, neoliberalism and political conservatism (Gofman 1969-1978; Rohmann 1999; Stearns 2008). As well, Social Darwinism not only presumes the stronger and superior survive but that the weaker must perish or at least be ruled by the strong; hence, the strong linkage of Social Darwinism to patriarchy (strong men ruling women and weaker members of society) (Rohmann1999).

**Political Conservatism**

Conservatism is Latin *conservare*, to retain (Harper 2010). The political ideology of conservatism deeply values the status quo and accepts change only reluctantly and at a very slow pace. Human and social institutions (including credit granting agencies, lending agencies and the like) are believed to be the product of a gradual process of experiences, and they have endured because they have worked for a long time. Making any changes to these institutions (in this case, to benefit indebted and/or insolvent consumers) just invites chaos and disorder because this ideology assumes that any change should occur over an extended period of time. Elected parties and bureaucrats tend not to change existing policies and regulations with ease because the change is believed to be too disruptive to the status quo (West 2011). There is no single set of policies universally regarded as conservative because what is considered traditional varies given place and time (there are at least nine different types of conservatism) (Wikipedia Encyclopedia 2013a). Of relevance to this monograph is that political conservatism endorses the laissez-faire ideas of the aforementioned economic neo-liberalism and capitalism (West 2011). Especially, political conservatism advocates minimal regulation of the economy. Governments are supposed to encourage but not control or even closely regulate business activities; respectively, a *helping hand* as well as a *hands off* approach (Riley 1990).

This ideology further assumes that people need a sense of belonging to something larger than themselves, something that will outlive their lives. This something is a society held together by people bound by a sense of history, shared experiences and common beliefs. People who embrace this political ideology believe that the state should be looked at with reverence because...
it plays a key role in protecting time-honored institutions and policies, developed over time. The fact that these institutions actually evolved is evidence they should remain basically unchanged. The role of governments is to be anti-regulatory, a way to ensure the continued existence of the revered status quo (Riley 1990).

As well, akin to Social Darwinism, political conservatism assumes people are inherently flawed and cannot be trusted to do ‘what is right.’ Their power must be restrained by the very institutions, values and customs that have evolved over time. Conservatism is also historically and currently associated with right-wing politics (meaning social hierarchy and social inequality are viewed as either inevitable, natural, normal, or desirable, akin to patriarchy). It calls for the elimination of welfare because it encourages immorality and indolence. Government funding and support for non-governmental organizations is withdrawn, agencies that strive to help women, low income, children, the environment. Schools are advised to go back to the basics (no frills education). Expansive military policies and spending serve to protect the home country and by association, protect the family (Riley 1990).

**Patriarchy**

As noted above, another prevailing ideology is patriarchy, which privileges men over women, and conveys power to men and dependency to women. Any social, political, economic, or educational system that grants privileged status to males, and permits or encourages their domination of women, is a patriarchal system (Ady 2001, Kemerling 2001). A distinguishing feature of patriarchy is that it creates dualisms about every aspect of the world. One side of the binary pair is desirable because it is powerful; the other is undesirable—a disempowered, powerless, or marginalized position. As well, hierarchies divide and separate human beings into categories such as gender, class, economic status, and political power. These hierarchies are based upon the assertion that it is better for society if men have power over some men and always over women (Pendergast and McGregor 2007).

Patriarchy is further predicated on the assumption that certain groups *should* be marginalized and kept confined in disenfranchised, disempowered positions (e.g., consumers relative to business; women labourers relative to men labourers, children relative to adults, elders relative to the younger generations, sick relative to the healthy). “The effect of patriarchy with its ideological practices is that it is blindly accepted as the norm. Those living within its parameters and defining characteristics, despite the implications, do not speak out for viable alternatives. The status quo is maintained, and there is an acceptance that this is the way society can best, and hence ought to, function. These practices reinforce the structures that perpetuate what seems to be a common sense way to operate society” (Pendergast and McGregor 2007: 5).

Like capitalism, patriarchy holds that property ownership, dominance, profit, and competition are worthy values (Lerner 1986). Couple the ideology of patriarchy with political conservatism and Social Darwinism, and the results are disheartening. Ironically, those people on the lower rungs of a consumer society actually are the real power behind the upper elite, but they are so oppressed they do not see themselves as having any power. Although nearly 75% of the Gross Domestic Product (GDP) in developed economies comes from consumers’ spending (not governments or businesses), individual consumers still see themselves as powerless, lamenting, “What can I do as one person?” (see McGregor 2008a, 2010; Pendergast and McGregor 2007).
Resultant Ideological Quagmire

Individuals and families are wallowing in this ideological quagmire on a daily basis, often in total oblivion to its influence. Consumer practitioners that stand in this ideological camp automatically assume certain things (knowingly or not). To illustrate, when consumers are told they have failed as credit users or debt managers in society, these same consumers assume the guilt, shame, anger and fear that go hand-in-hand with this accusation. They then spend more to try to assuage these negative feelings (McGregor 2010). Consumer professionals should be asking, “Why hold consumers to such high standards as human beings when we do not deeply analyze what it means to live in a consumer society, one that has the values of the market at its core?” In a consumer society, people build their identity out of things. They put a lot of energy into consuming and leisure, rather than into personal relationships. They believe that money is the key to happiness and can solve all of their problems. They strive to keep up with the Jones in order to fit in and belong, and they use products and services to convey status and belonging (McGregor 2010).

All of these negative reinforcement behaviours require money - often in the form of credit. Too much credit can lead to indebtedness and too much debt can lead to insolvency and bankruptcy. Worse still, in a consumer society, people eventually begin to think that things are out of whack, that their priorities are mixed up and their moral center is lost; so, they spend more to cover up their fear, anger, hopelessness and anxiety, and the relentless cycle continues (McGregor 2010).

To complicate matters, as people continue to spend and spend, they are being labeled as unethical and immoral consumers because their purchases are harming others, those living elsewhere, those not yet born and the planet (whether intended to or not). Rather than blaming either or all of the ideologies of consumerism and a globalized marketplace controlled by powerful neo-liberal corporations, and the complicit political conservative or beleaguered liberal or socialist governments, consumers are blamed for the decline of the planet and the infringement on the human rights of those who make the products or deliver the services (McGregor 2008a). For some time now, corporations have been held responsible (the corporate social responsibility (CSR) movement), and governments have been held accountable, for the way the global market is structured (e.g., the United Nations (1999) sustainable consumption guidelines). However, holding consumers accountable is only just now gaining credence as an idea (McGregor 2008a, 2010).

Despite the argument that consumer markets promote social cohesion and even dampen cultural fissures (Héritier 2001; Murphy 2007), consumers function in a marketplace that is essentially violent (McGregor 2010). In particular, McGregor characterized consumerism as a form of structural violence (the absence of justice), made so by the (un)intended actions of people in the marketplace. Although it is a standard term in peace and conflict studies, structural violence is not of common usage in the business or consumer research community (Dubee 2005). Put simply, global production systems and markets are organized, structured and governed in such a way that people harm themselves, others, other species and the planet through no fault of their own consumer decisions. It is very difficult (although possible) to spend money in our contemporary consumer society and not tread on the rights and futures of others (human and non-human) and of the Earth. However, rather than characterizing the ideology of consumerism as structural violence - naming it for what it is - and taking issue with the way society has organized
itself around consuming, society tends to lay blame on the victims living within these violent societal structures and institutions - on consumers (McGregor 2008a, 2010). Blaming someone means holding them responsible for their actions, when all they are doing is what is expected of them in a consumer society: earning and spending money, no matter what the costs.

**Contending and Emergent Ideologies**

This monograph assumes that, with awareness of the ideas set out in Figure 2 and the right columns in Tables 1 and 2, consumer professionals would have access to alternative ideologies and paradigms that challenge the current set of ideas about consumption and human life (Figure 1 and the left columns in Tables 1 and 2). Ideological awareness mitigates ideological bias or ideological disconnect (to be discussed in the next section).

![Figure 2](image)

**Sustainable Consumption**

The emergent ideologies are calling for a profoundly different approach to consumption, one that does not stem from the consumerism ideology. They are calling for the ideology of sustainable consumption, and for voluntary simplicity, ethical consumption and moral consumption. Sustainability is an ideology (Spehr 1999) that is challenging consumerism. Spehr explained that sustainability refers to “a careful management of natural resources, which will not itself undermine the natural prerequisites of the society through overexploitation and ecological damage. [This ideology] considers both the man-woman relation and the relation between industrialized countries and the Third World mainly as moral relations. ...[S]ustainability has now become a discourse of power” (Spehr: 5).

When applying the sustainability ideology to consumer behaviour, sustainable consumption then becomes "the use of services and related products which respond to basic needs
and bring a better quality of life while minimizing the use of natural resources and toxic materials as well as emissions of waste and pollutants over the life cycle of the service or product so as not to jeopardize the needs of future generations” (Norwegian Ministry of the Environment 1994: Section 1.2). This behaviour includes the selection, purchase, use, maintenance, repair and disposal of any product or service. Grounded in the ideology of sustainability, consumption, by necessity, must become simpler, more ethical and more moral (McGregor 2013). Voluntarily consuming more responsibly and ethically and living more simply on the earth becomes the new mantra, because when actions harm others, morality kicks in (McGregor 2010). In order for consumption to be sustainable, people must account for the consequences of their decisions.

**Localization and Globalization from the Bottom-Up**

One of the dominant ideologies is globalization from the top-down - capitalistic globalization. A contending ideology is localization and globalization from the bottom-up (see Kenney 2006); that is, globalism, a world characterized by connections. Corporate-led, top-down globalization leads to “insecurity, instability, injustice and inequality” (Lucas 2003: 263). To counter this effect, localization refers to an alternate ideological orientation to the global economy, one that focuses on the local. Hines (2000) explained that localization favours nation states or regional groupings of states, their citizens and the environment. Policies to bring about localization would increase control of the economy by the communities and nation states. This local control would result in an increase in social cohesion, more sustainable communities, and a reduction in poverty and inequality. Local control ensures improvement in livelihoods, social infrastructures, environmental protection, and benign technological developments (Lucas 2003).

Proponents of localization are often involved in the globalization from the bottom-up movement (see Kenny 2006). Membership in this movement includes civil society, representing some combination of gender, faith, human rights, indigenous peoples, the environment, consumers, peace and justice, labour, and the humane (animal) movement. Civil society is recognized as a major, global countervailing force in the world, pushing back against the encroaching power of the market and complicit nation states (Perlas 2000). Members of civil society seek the elimination of extreme poverty, injustices and inequalities. They desire sustainable development and environmental protection as well as the humane treatment of other species. They call for the reform of international financial institutions, and debt forgiveness of Majority World countries (often called Third World). They want enhanced worker and human rights and ecological standards in the workplace. They demand that transnational corporations (TNCs) be held accountable, something that is better ensured if members of civil society actually have a place and a voice at the global table. Also, they strive for mindful markets in conjunction with responsible, sustainable consumer behaviour, and for global citizenship (McGregor 2012a). All of these reforms stem from the fall out of living within the dominant ideologies.

**People- and Life-Centered**

Neoliberalism is being challenged by the people- and life-centered ideology. The neoliberal, corporate-led, top-down globalization ideologies hint at, what Korten (1999) called, the machine/clock metaphor of the universe. This metaphor assumes the universe is winding down and dying (entropy); things are presumed to be scarce, thereby requiring competition for limited
and finite resources, leading to win/lose scenarios. A life-centred perspective, on the other hand, assumes the universe is a living, evolving, dynamic system, replete with abundance, chaos (order emerging), creativity, complexity, potential and possibilities (see also McGregor 2012a).

Korten (2006) believed that the ideology of life-centricity presumes the existence of complex, self-organizing systems, and that life itself is a continuing struggle against the incessant entropic forces of the material world. The process of entropy (winding down) can lead to disorder and loss of potential. A successful life entails learning how to reorganize and create order out of the disorder. This ideology assumes humans, in the face of adversity, can find potential and possibilities, enriched with a focus on sustainability, networks, relations of cooperation, living social structures, and sustainable, meaningful livelihoods (Korten 1999, 2006). This ideology embraces stewardship, citizenship, restorative justice, mutual responsibility and accountability, and diversity (see also McGregor 2012a).

Korten (2006) identified nine features of a life-centered world, including ideas set out above as well as: living within one’s means (including localization); ensuring wild spaces for other species; wasting nothing - nothing; using renewable energy sources; linking towns and regions via villages (clusters); creating intergenerational, self-sustainable human local settlements; all the while basing everything on the principle of human-scale self-organization (direct citizens’ input (participatory democracy), ethical relationships and ownership, and mutual accountability). In short, a life-centered ideology applies principles derived from the study of living systems to the creation of economies that serve life rather than money. Korten (1999) referred to these economies as mindful markets.

Mindful Markets

One contending ideology that is challenging capitalism is that of mindful markets (Korten 1999). Others include feminist, ecological and behavioural economics, not discussed in this monograph. In a book purposively designed to discuss “life after capitalism,” Korten reminded us that Adam Smith (the father of capitalism) had originally intended for markets to serve people, not the other way around. A market that is mindful is one that places life, people and the earth first, before the tenets of conventional capitalism (see earlier discussion). Smith (1776), as described by Korten, envisioned a self-organizing economy that creates an equitable and socially optimal allocation of a society’s productive resources leading to optimal social outcomes. Smith’s vision did not materialize; capitalism as it is exists today is totally unmindful of the needs of life, indeed destroying life to make profits.

An ideology of a mindful economy counters this situation with several compelling features. It uses life and well-being as a standard of growth instead of the Gross Domestic Product. It places the costs of decisions (and the consequences) squarely on the decision maker, foregoing absent ownership. Mindful markets favour human scale firms whereby people maintain trusting and caring relationships, building the social fabric of the community as they engage in market-related activities. Mindful markets strive for equity through wages with dignity so as to avoid haves and have nots. These markets embrace a covenant of care and assume that self-restraint within an ethical, sustainable culture is the moral center of the market. Mindful markets encourage the sharing of knowledge and technology, all the while insulating the local community from the instability of the global economy, better ensuring self-reliant communities. The governments’ role is to advance the human interest and to foster a democracy of persons, not
dollars. Finally, healthy markets are seen to be self-organizing networks rather than distinct entities, centrally planned by megacorporations (TNCs) and attendant world institutions such as the World Bank, the International Monetary Fund and the World Trade Organization (Korten 1999).

**Equity, Equality, Diversity and Pluralism**

Social Darwinism (focused on natural selection, struggle for life, and survival of the fittest) is being challenged by the ideological combination of equality, equity, diversity and pluralism. Equality refers to the principle that everyone is entitled to the same level of access and that everyone can avail themselves if they so choose (take advantage of the opportunity). Equity, as a principle, pertains to situations when people are excluded from or face obstacles to access. In order to be fair, to maximize opportunities for access experienced by certain groups, a good society will commit resources in order to ensure a level playing field. Equality refers to level of access (uniform distribution) and equity refers to level of playing field (uniform justice) (Kranich 2001).

Diversity is a commitment to recognizing and appreciating the variety of characteristics that make individuals unique in an atmosphere that promotes and celebrates individual and collective achievement. “The concept of diversity encompasses acceptance and respect. It means understanding that each individual is unique, and recognizing our individual differences. These can be along the dimensions of race, ethnicity, gender, sexual orientation, socio-economic status, age, physical abilities, religious beliefs, political beliefs, or other ideologies. It is the exploration of these differences in a safe, positive, and nurturing environment. It is about understanding each other and moving beyond simple tolerance to embracing and celebrating the rich dimensions of diversity contained within each individual” (“Definition of Diversity” 1999: web citation).

Pluralism refers to a diverse yet unified state of a society where numerous, distinct, ethnic, racial, religious or cultural groups are present and co-exist (i.e., co-existence of multiple perspectives within human society hinged upon the belief that no single system or view of reality can fully account for the complex phenomena of life). These multiple groups maintain a level of autonomy while cooperatively working toward interdependence needed for unity, and there is a belief that pluralism is socially beneficial (American Heritage Dictionary 2011). Taken together, equality, equity, diversity and pluralism are powerful counterpoints to the fall out of Social Darwinism.

**Participatory Democracy**

Instead of political conservatism, the emergent ideological contender is participatory democracy. Political conservatism presumes change should occur over an extended period of time, shaped by parties and bureaucrats elected or hired to represent the population being served and protected. This ideology sits within the confines of representative democracy. Conservatism is not antithetical to change; rather, it views progress as deriving from precedent and accumulated wisdom, guided by wise state elders (Rohmann 1999).

In contrast, participatory democracy entails more involved forms of citizen participation than traditional, representative democracy. Participatory democracy (note the noun, *participate*) favours creating opportunities for all members of a population to make meaningful contributions
to public decision making and in creating community (Whipp 2010). This political ideology strives for more direct involvement of regular citizens instead of relying solely on those people elected or hired to represent them in the political arena. Democratic participation can occur through real time conversations as well as via the Internet and other communication technologies. People meet with likeminded individuals to discuss issues of interest and to voice their resistance to, or support for, an idea they collectively believe benefits or harms themselves and their community. Each citizen is provided with an equal right to speak, with each other and with elected representatives. They help each other solve problems, one-to-one and many-to-many (Gaynor 1996). A recent study found that participatory democracy results in considerable improvement in the quality of life of citizens (Ross 2011).

Participatory democracy is a deliberative dialogue and decision making process which hears all voices and diverse perspectives to enact meaningful change. Ideally, it would be an equitable process embarked upon by a group empowered with decision-making authority, surfacing a deeper understanding of issues, and is consolidated around a common purpose, forging a collective decision out of individual interests. Participatory democracy is inclusive, requires practice and reflection, accepts and absorbs conflict, actively addresses dissent, and pays attention to those who speak softly or who are on the margins (Bauwens n.d.).

**Humanist and Feminist**

Patriarchy is being challenged with the call for humanistic and feminist ideologies, as well as for fraternity, a society of equality based on friendship, fellowship and mutual support and solidarity. Patriarchy can lead to dehumanization, which denies people their humanity. Dehumanization takes away people’s individuality and autonomy, and it deprives them of the positive qualities of what it means to be human (e.g., compassion, sensitivity, civility). People forget they are part of a shared human community; instead, it becomes easy to lose one’s sense of morality and justice (Maiese, 2003). Succinctly, to counter dehumanization, a humanist ideology brings to mind notions of love, humanity, peace and brotherhood (fraternity). It holds that humans are a part of nature and, from an organic view of life, it posits that dualism of patriarchy must be rejected (Yahya 2003); hence, for example, men and women should not be accrued different power and privileges.

There are many types of feminist ideology but most take issue with patriarchy’s privileging of men and the marginalization and disenfranchisement of certain peoples (especially women, children and the elderly). Feminism advocates for nondiscrimination against women, striving to avoid oppression, exploitation, marginalization and disenfranchisement. Feminism is thus concerned with suffrage (right to vote), reproductive rights, equal pay to men, workers’ and workplace rights, and contract and property rights, avenues controlled by men within a patriarchy. Feminism is mainly focused on women's issues, but this ideology also seeks gender equality; both men and women need to be liberated from the ideology of patriarchy (Pendergast and McGregor 2007; Wikipedia Encyclopaedia 2013b).

**Climbing Out of the Ideological Quagmire**

Consumer practitioners approaching their practice using the emergent and contending ideologies would embrace life- and people-focused notion of markets (instead of neoliberalism),
incorporating sustainability, cooperation, and social networks and connections. They would value mindful markets and life-centered economies governed by covenants of care rather than capitalistic markets shaped by corporate, top-down globalization. Their focus would be on localization, living within one’s immediate footprint and means. They would be aware of the globalization from the bottom-up movement. They would also eschew Social Darwinism, opting instead for equity (everyone treated the same way), equality (everyone gets the same chance), and for pluralism, a system that recognizes more than one fundamental principle or ideology. And, instead of fragmentation and alienation, basic tenets of a consumer society, they would frame consumer finances through a lens of kinships, community and solidarity; people are not in it alone.

Beyond patriarchy, consumer scholars would reframe consumer finances to embrace new, liberating visions of power and empowerment. Women, children, elders and the disadvantaged in society would warrant attention and resources. Consumer practitioners would envision a culture of peace rather than a consumer culture, and would view consumer and family finances through a lens of respect, diversity, justice, solidarity, non-violence and responsibility. Indeed, human rights and human responsibilities would augment, not replace, consumer rights and responsibilities (McGregor 2003, 2010). Consumer practitioners would frame people as consumer-citizens (even global citizenship and cosmopolitanism) instead of just cogs in the economic machine, which, if broken, need to be fixed. They would strive to fix the system instead of blaming the victims of the system (McGregor 2010). More important, consumer professionals would assume that oppressed consumers have the right to push-back and stand up for their rights, becoming directly involved in policy decisions that affect them (participatory democracy). They would find solidarity with fellow global citizens concerned with the good of humanity and the Earth.

Furthermore, shaped by the contending ideologies, consumer practitioners would become more holistic and life-centered in their approach. They would be concerned with dialogue to reach a consensus and with discourse analysis to challenge ideological power structures. They would view money and people in the larger ideological context, and would see things as interconnected and enfolded within each other. They would appreciate the pervasiveness of networks and complexity. Consumers and households would be viewed as self-organizing systems, striving to find order in the disorder. When addressing issues of indebtedness and insolvency (or other outcomes of money management practices), practitioners would value many ways of knowing, not just facts and statistics. Personal narratives and life stories would become important. Finally, but not conclusively, rather than advocating solely for management and control of family finances, consumer scholars and educators would focus on leadership within families and on the collective, lived life of the family as a part of the larger community (in addition to being an economic unit in the marketplace).

**Ideological Bias, Disconnect and Awareness**

McCarthy (1995) clarified that ideologies represent a *systematic* body of concepts about human life or culture (i.e., the collection of ideas in Figures 1 and 2). Ideologies represent a manner, or the content, of thinking that is characteristic of an individual, group or culture. And, ideologies are the *integrated* assertions, theories and aims that constitute sociopolitical reality. Ideologies are powerful social and political forces that must be critically evaluated by each practitioner (West 2011). Because ideologies can affect people’s motivation and alter the course
of their actions (West), consumer practitioners need a deep appreciation of the power of ideologies; otherwise, practitioners run the risk of ideological bias (intended or not), ideological disconnect, or both.

A bias is an inclination or prejudice in favour of a particular viewpoint (worldview). If people hold a bias, they hold a partial perspective at the expense of (possibly equally valid) alternatives. Biases lead to one-sided thinking, meaning people lack a neutral point of view. To reiterate, an ideology is a consistent set of related ideas (perspectives) about the nature and goals of society. Ideological bias, then, refers to the skewed (distorted) thoughts and perceptions that such one-sided perspectives can produce (Lichter 2008).

Professional practice should not be biased or distorted (uncritically pulled in one particular direction, to the exclusion of others). It should be rational, critical, reasoned, moral, ethical and accountable. If practitioners are not aware of their own ideological biases, they are both unable to (a) gauge the impact of their own practice or (c) understand what consumers are experiencing due to policies and practices shaped by the tenets of various ideologies. Worse yet, (c) practitioners may not be aware that there are alternative worldviews that could help reshape their practice, or (d) at least clarify any professional angst, disconnect, even satisfaction they may be experiencing. Their ideologically-informed approach to practice may or may not resonate with their own personal belief system; hence, the chance emerges for an ideological disconnect.

Paradigms

Before going on, it further behooves practitioners to appreciate the connection between ideologies and paradigms (Table 2). Paradigms help people interpret everyday life; they are the lenses used to view life lived according to the tenets of particular ideological camps. People use paradigms to try to make sense of their life (Zube 2002) (see Figure 3). Through these lenses, consumer professionals can begin to examine and clarify any ideological biases they may bring to their practice.

Imagine standing in a tower and using a set of binoculars (paradigms) to view life lived out in a particular ideological camp. To illustrate, someone standing in the contending camp (Figure 2) would watch life lived according to the tenets of the dominant camp (Figure 1) and wonder, “How can those people look at themselves in the mirror in the morning? How can they live with the consequences of their decisions?” How can they approve of policies that privilege men over women, or that allocate huge amounts of money to military spending, while cutting spending on the environment and social welfare? How can they support educational policies that favour the outcome-based, teach-to-the test approach (prepare students and the country to be
competitive in the global market) but not prepare students to be responsible citizens? How can they not tax corporations but tax small businesses and individuals to the point they cannot meet basic needs? How can they ... ? and the litany goes on.

Life does not make sense to those interpreting it and watching it when it is lived out according to ideologies that differ from their own. Yet, those making decisions in the latter camp think life makes perfect sense - they are behaving according to the tenets of particular ideologies (whether they know it or not). Those that are aware of what they are doing have no problem looking in the mirror each morning. Those who are not ideologically aware, may experience an ideological disconnect, but not know why.

Ideological unawareness can lead to an unconsciously lived and unexamined life; this cannot be the case for consumer professionals. They have an obligation to deliver rigorous and responsible intellectual activity and service, especially moral judgements. They must continually critique existing knowledge to see how (if) it matches the evolving needs of individuals and families. This knowledge is deeply informed by prevailing and contending ideologies and attendant paradigms. To not be ideological aware is to be professionally irresponsible; conversely, ideological awareness leads to a fully examined and accountable professional life.

Conclusions and Implications

It bears repeating: ideologies can affect people’s motivation and alter the course of their actions (West 2011). This monograph illustrated how consumer finances can be profoundly reframed when applying the contending versus the dominant ideological positions (Tables 1 and 2). The latter paints people in their consumer role as successes or failures while the former portrays them as human beings (global citizens) rich with potential. (a) Pedagogical approaches to consumer education and resource management, (b) research questions posed by consumer and family economics scholars, (c) consumer policy interventions designed by people in governments, (d) business practices embraced by the industry sector and, indeed, (e) the behaviour of consumers themselves - all are impacted by which ideological framing of consumer finances is brought to bear (McGregor and Murnane 2010).

Ideologies function as prepackaged units of how to interpret the world, ideas that spread, often unchallenged. They remain unchallenged because humans resort to the safety of the familiar; they remain deeply motivated to understand the world from their comfort zone, to avoid existential threats, and to maintain valued interpersonal relationships that could be threatened if they started to question things (Jost et al. 2008). Any ideologies that are different from the dominant package are seen as radical (i.e., departing from the traditional way of doing things and of seeing the world). Embracing radical ideas can place consumer practitioners on the margins of a discipline, a place where many people are not comfortable; hence, many consumer practitioners may choose (consciously or not) to stay in the mainstream rather than walking in the vanguard and leading the way using new, alternative, boundary-pushing developments and ideas.

To offset the chance of inadvertently penalizing consumers and families because consumer practitioners do not question their ideological stances, it is imperative that consumer scholars and educators consciously, critically, examine their ideological premises (McGregor 2008b). Ideologies determine (a) how society is supposed to work or be arranged and (b) they specify the most appropriate means of achieving this ideal arrangement (Johnson 2005). This author believes that the current ideological ideal (left columns of Tables 1 and 2) does not serve
individuals and families in a consumer society. Framing consumers who are in debt as broken failures, in need of being fixed, leaves much to be desired. Reframing them as victims of a consumer society, and as victims of the collection of ideologies in Figure 1, parts the veil of the consumerism ideology (Sankofa 2003).

This ideological revelation opens the doorway toward alternate reframing of consumer finances, thereby enabling consumer practitioners to choose to challenge the dominant ideologies should they decide they want to privilege emergent, life-centered, empowering perspectives inherent in the emergent ideologies. If nothing else, this monograph urges consumer practitioners to become aware of their ideological biases and disconnections so they can become accountable for their practice. With ideological awareness and reconciliation comes professional accountability.

Source: http://blog.skipperapp.com/skipper-private-beta-begins/

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