

# CONSUMERS IN THE NEW MILLENIUM

**Editor**

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Universiti Putra Malaysia Press  
Serdang • 2017

# 1

## Introduction

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Every time someone makes a decision to buy, to use a product or services, there is potential for the decision made to contribute to the environment either directly or indirectly. This consumption decision could either be more or less sustainable where each decision made has ethical, resource, waste, community and environmental impacts implications. Jackson (2005) stated that consumer behaviour is the key to the impact that society has on the environment. The actions that consumers take and the choices they make – to consume certain products and services rather than other or to live in certain ways – all have direct or indirect impacts on the environment, as well as on personal (and collective) wellbeing. This is reason why ‘sustainable consumption’ has become a central focus for many countries in the world. Consumption is not something which is illegal to do. It is something that humans need to do in order to survive in this world. However, consumers need to look back at the way they consume, especially when it comes to consuming the natural resources. Consumers need to practice sustainable consumption but for an individual to practice sustainable lifestyles they are engaging with an increasingly complex decision-making process (Young et al., 2010). Sustainable consumption has been a key agenda in a consumer society. One can never have enough and this mind set is not sustainable. As a caveat, not all consumption is bad; the goal is to have a balanced, sustainable consumption.

What is consumption? Jackson (2005) briefly explains consumption as the effort to fulfil and satisfy needs for food, transport, housing, recreation, leisure and etc. However, consumption is not about fulfilling the above

needs only but it also implicates in processes of identity formation, social distinction and identification, meaning creation and hedonic 'dreaming'. Jackson later continues to state that from the literature, two lessons can be learnt about consumption. The first is that material goals are important to the human being, not just for their functional uses, but also because they give vital symbolic roles in lives. This symbolic role of consumer goods facilitates a range of complex, deeply ingrained 'social conversations' about status, identity, social cohesion, group norms and the pursuit of personal and cultural meaning. In summarizing this, Jackson quotes Douglas (1976), 'an individual's main objective of consumption is to help create the social world and to find a credible place in it'. The second lesson is that for much of the times, people find themselves locked into unsustainable consumption behaviour because of the incentives, structures are not supporting sustainable behaviour institutional barriers, inequalities in access, and restricted choices and also flows from habits, routines, social norms and expectations and dominant cultural values.

Meanwhile McCracken (1988) defines consumption as the processes by which consumer goods and services are created, bought and used (including disposal). Consumption is not something that can be done easily. It needs money, effort and time to perform it. In today's world many consumers are facing many challenges such as having inadequate income, rising cost of food, a high cost of housing and low social assistance are some of the stumbling blocks for consumers when decisions are to be made as consumers (Timmings & Wilkie, 2007). Due to increasing cost of living, households may look for the local brand instead of foreign ones as one of the mitigating factors to lower the amount spent. This includes everyday consumer products from grocery owned brands. Consumers too participate in investment activities to increase their disposable income. One of which is gold investment. As gold has the ability to maintain its value over the long-term and hedges against dollar risk. Gold investment acquires safe features compared to other type of investment. The consumer can also act as a producer where they buy and use resources to produce for other users.

Globally consumers need empowerment as the millennium promises further varied mechanism to hoodwink consumers. In the new millennium, the advancement of economies ensures that the worlds geographical location have become more intertwined and closer. Trade agreements

beyond boundaries are becoming the standard operations of many economies in the world including Malaysia. In view of this, consumers are further spoiled for choice when making decisions in many instances.

Consumers in this era are expected to be individuals who care about the sustainability of mother earth and inclusiveness of others. Consumers must have the capability to balance their consumption action. They must be able to use natural resources wisely and promote quality of life more and at the same time being able to protect the environment and also not spoiling the lives of future consumers (Yates, 2008). However, it is not surprising to see consumer struggle to understand and practice this type of consumption. Even to industries, businesses and governments, also fail to understand it correctly and sometimes they fail to agree on the best way of achieving it. However, there are strong desires among consumers to do the right thing on this issue especially on climate change. The consumers believe that the earth temperature is becoming warmer. Therefore, the questions that need to be addressed is, why does this gap exist?

Many researchers have found the answer and the most common answer is that consumers still do not want to change their consumption behaviour. They are willing to do their bit as long as it does not intrude or impinge their lifestyles. It seems that their willingness to take action is hedged by many factors and among them is about convenience, cost, social acceptability of taking actions, practicality (Yates, 2008, Young et al., 2010 and Consumer Council, 2016). Consumer International (1997) explains sustainable consumption as the fulfilment of basic human needs without undermining the capacity of the environment to fulfil the needs of present and future generations. Sustainable consumption can be described through the following characteristics: a balanced relationship between consumption and savings, a stable living standards and consumers' material situation, widespread environmental awareness, a limited number of people who consume not working (harmony between the individuals roles as producer and consumer), prices of eco-friendly goods and services taken into account in consumers' budgets, an appropriate pattern of material consumption on the one hand and, on the other, direct consumption of eco-friendly products and non-material components of welfare, emphasis on such forms of consumption, which involve low environmental and social costs and, following, in practice of inter- and intra-generational justice which means that using consumer goods in a frugal and rational manner,

purchasing less of such goods whose consumption involves the use of unrenueable natural resources and creates dangerous post consumption waste, purchasing and using such consumer goods, which do the least damage to the environment and consuming eco-friendly goods, without chemical additives and preservatives (Mroz, 2010). If one looks at what was already described earlier on the concept of sustainable consumption, it shows that consumers need to re-evaluate their lifestyles and the environmental, social and economic impact. They will need to review how they choose and use products and services in the market. They have to be very careful, aware of their action, cautious and also conscious in their decision- making process and in their consumption behaviour.

Kegan (1994) has introduced five orders of consciousness (people's mental complexity), the idea of five orders of consumer adulthood which brings a powerful perspective to bear on sustainable consumer behaviour. Sustainable economic, human and social development hinges on people achieving the fifth order, a world centric focus on global connections and a transcendent consumer-citizen in constant transformation. He has shown that people are capable of moving through deep transformations as they engage in making meaning. His theory offers five levels or orders of consciousness, and he associates age with these levels of mental complexity:

- First order - Impulsive (age 2-6) - actions based on emotions and impulse (no sense of self)
- Second order - Imperial (age 7-12) - motivated by one's own desires - notion of self is emerging
- Third order - Interpersonal (age 13-30) - self is totally defined by the group and values given by society
- Fourth order - Institutional (age 30 and onward, at least middle age) - self is self-authored and unique identity emerges
- Fifth order – Inter individual (mid-40s and onward) - self is a system information, made up of a weaving together of elements from other systems.

The first two orders are focused on me (egocentric), the third order is ethnocentric (focused on us), and the fourth and fifth orders are focused on the world (all of us). Each level transcends the previous one but still

includes the mental functioning abilities of what came before. He then proposes that, psychologically, people grow through these five stages or orders of increasing competence, care, and concern. Their mental complexity increases. Movement between levels of consciousness is incremental and usually quite slow. Indeed, Kegan explains that most adults (79%) never progress beyond Level Three (conformist-self, actions informed by internalized voices of others), have to be over the age of 40 to even be capable of moving to stage four (self-constructed identity, 21%) and hardly ever make it to stage five (fluid self-sense couched in complex systems) (elders, spiritual leaders). For this to happen, people have to stop and pay attention to their consuming life.

Keegan goes on to argue that the five Orders of Consumer Adulthood is never generally achieved and if consumer education could be designed to meet the 5th order the world would be a better place. On a positive note, overall, Generation Y appears to have a positive attitude toward shopping as a fun experience (Petra, 2016). Importantly, Lehtonen and Maenpaa (1997) indicated that this generation lives in an era in which shopping is not regarded as a simple act of purchasing a product. Kegan argues that the pressures of the modern culture require at least a fourth order transformation of consciousness in all areas of adult responsibility. This chapter has the same argument for life in a consumer culture. The third and fourth orders of consciousness are not inferior. They are simply inadequate in meeting the complex social, ethical and moral demands of consumer adulthood in the twenty-first century. In order for this to happen, consumer education or program should be focusing on transforming consumer to become a good citizen. The citizen issue should be among the important element that should be inculcated in consumer education. This is because a consumer who is not able to link himself as a good citizen can not see the relationship between his action as a consumer and the impact on the community, environment and future generation. This consumer can easily feel very lonely and would act very individualistically and would not care what is going to happen to other people surrounding him and what more to the society at large and also the future generation. To them what can make them happy is being able to achieve what they need and want more than caring for others (Ahmad Hariza, 2015).

Consumer citizenship refers to decisions that are made for the good of all. In Adam Smith's, book in 1790, one of his notable works, *The Theory*

of Moral Sentiments, he examines how we can lead a good life. From a citizenship perspective, a good consumer would think twice before making a consumption decision that impacted negatively on the life of citizens in other countries (Smiths, 1790). Oxfam (2000) discussion of a global citizen is very useful. A global citizen is one who:- (a) is aware of the wider world and has a sense of their own role in that world as a citizen, (b) respects and values diversity, (c) is willing to act to make the world a more equitable and sustainable place, and (d) takes responsibility for their actions.

A global citizen knows where and how they fit in the wider world and has the potential to develop the understanding and the skills to make an impact for the better (Bryer, 2000). As an example in Europe, many products now come with the free trade label indicating that they support the notion of where they come from and benefit the farmers directly. Not too long in the distant past, we heard about factories and their workers being underpaid and made to work in factories that did not have the basic necessities. To put more simply, not only should consumers be concerned with the impact of their own consumption decision but also on the lives and well-being of other people.

Tyack (1997) notes that when citizens lose the sense they can shape institutions, it is no wonder they participate less in civic affairs. This line of reasoning can be extended to consumption - if consumers lose the sense that they can shape the marketplace, it is no wonder they become apathetic and participate less critically in the market. Imagine what can happen if people lose in both roles – as consumer and citizen! People need to fight their feelings of powerlessness and disconnectedness by developing their sense of community and their confidence that they can make a difference in the world (Berman, 1990), especially in their role as a consumer. People need to see themselves as consumer-citizens in a lifelong learning process, with “citizen” meaning a responsible, socially aware consumer, willing to make reasoned judgments and sacrifices for the common good (McGregor, 1998). As this is supported by Berman (1990) who eloquently notes that relationships are important because people do not make moral decisions in isolation. This is also further supported by Cotton (1997) who notes that people concerned with the common good possess compassion, ethical commitment, social responsibility and a sense of interdependence between people and between people and their environment.

Participatory consumerism would involve people creating new knowledge drawn from deeper insights into their minds and hearts about why they are consuming. These insights involve reflection, value clarification, and socially responsible decisions that take into account known and unknown social, ecological, and generational consequences. Reflection involves exploring one's own experiences in a conscious manner in order to acquire new understandings and new behaviour patterns (Suojanen, 1998). McGregor (2001) tendered the concept of participatory consumerism to refer to personal and social transformation for the liberation of oppressed people in their consumption role. People who are oppressed are being exploited and disadvantaged due to their circumstances and to feel they cannot flee from or change what appears to be an irreversible condition. In a postmodern consumer culture, people are so indoctrinated into the logic of the market that they cannot see anything wrong with what they are doing. Because they do not critically challenge the market ideology and the myth of consumerism, they actually contribute to their own oppression (slaves of the market), to the oppression of others who make the goods and services, and to the oppression of the ecosystem.

The International Conference on Consumer Research (2014) which discussed challenges on consumer research and consumer policy in Europe argued that consumers are not merely satisfied with an apology. Drawing their reference to the health care industry, the research found that while consumers wanted an apology, that was not enough; compensation was not a priority, and people wanted 'hard' outcomes (such as updating care plans) and 'soft' outcomes (such as providing services with dignity). Other research has suggested that consumers see complaining to a third party, such as an ombudsman, as a significant escalation in a complaint and do so with an expectation that an organisation will take enforcement action.

In Malaysia, consumer protection is still at a low level. Consumer rights are still not fully protected but more and more steps are being taken in Malaysia to achieve a higher level of consumer rights (Mazlan, Md. Redzuan & Abu Bakar, 2014). This includes the final price to be displayed on all items sold which include all taxes and service charges which have been approved by the Malaysian parliament in August 2017. The effective functioning of Malaysia's economic system is very much dependent by competent and empowered consumers. Malaysia's economic success and



its intention to be a developed nation could be better achieved if consumers are empowered. Consumption is at the end of the line of economic activities that starts with an evaluation of available resources and proceeds through the production of goods and services and distribution of goods and services (or the means to acquire them) among people and groups. The accompanying chapters in this book highlight that consumers must be able to embrace a mature stance when making decisions.

This book is divided into three main segments: general consumer challenges chapters 3, 7 and 8; consumer issues from legal standpoint chapters 5 and 6, and consumer issues in from a financial standpoint in chapters 2, 4 & 9. Interestingly, Credit Suisse Research Institute (2017) highlights that more than 40% of Asian consumers expect to see their financial circumstances improve thus being able to even consume more.

In terms of financial services, we are exposed to a myriad of products that are becoming more and more complex to understand (Hilgert & Hogarth, 2002). Chapter two of this book highlights the issues faced by young employees in Malaysia and how consumer debt is increasing quicker than inflation. As we know, young people face many challenges in their lives and one of it revolves around finance. This chapter highlights the importance of setting right money management strategies to have a better future and the importance of starting young. It says, young adults tend to carry higher debt burdens compared to the adult population at large (Yilmazer & DeVaney, 2005) and without a foundation of knowledge about personal finances; many of them struggle to manage their personal finances effectively.

Chapter 3 highlights further the emergence of new consumers and how volume and variety of products and services make it even more challenging for consumers to make the right decisions. One interesting observation that the author highlighted, is in the west, whereby young people are adopting the concept of 'doing more and better with less' in their way of life. Doing more here refers to do more activities to help look after the environment and enjoying living with fewer things to own. The author goes on to highlight the scope among Malaysian young consumers and their switch to intrinsic value, as Kegan's' theory highlights in our discussion earlier.

In view of the high cost of living, it is only cumbersome for consumers to find more ways and means to increase their standard of living. Chapter

4 highlights investments in gold. Whilst, many are moving to invest on crypto-currency, such an investment is indeed one of high risk as it is not backed by strong fundamentals. The yo-yo like price of the popular Bitcoin could cause trouble for investors. Although it is at an all-time high of USD 4,400 per bitcoin, the assurance of it remaining at this level or going higher is subjective to market forces and is beyond reasonable and sustainable fundamentals. It should be noted that the governments of China and Japan have legalised investment and the usage of bitcoins for transactions (Bitcoin, 2017).

The author highlights, gold investment in the midst of the global economic and political instability, investing in gold is presumed to surpass other types of investment such as stocks and bonds, and even unit trusts in terms of maintaining its value over the long-term (Hundal, Grover, & Bhatia, 2013). Hence, gold investment portrays the safety features in comparison with another type of investments. The chapter highlights Malaysian Public servant investment appetite in the gold commodity, behavioural aspects of gold investment specifically on the gold investment participation, reasons to invest in gold, barriers to invest, gold investment knowledge and intention to invest in gold among public sector employees.

Chapter 5 discusses the definition of elder financial abuse, the perpetrators, motives, consequences and prevalence before specifically addressing the role of power of attorney in managing the elderly affairs and the issue of the abuse of the power of attorney. Since there is a dearth of literature regarding elder financial abuse in the Malaysian context, this chapter will also discuss the scenario and practices in other jurisdiction. It highlights that Malaysia will become an aged nation by 2035 when 15% of our population is classified as senior citizens hence individuals who will lack mental capacity will increase. These could be a challenge as the author highlights the glaring omission under the Malaysian Mental Health Act on DPA/LPA/EPA and argues the necessity of the inclusion of it. It also shows that Malaysia is left behind in protecting the financial welfare of the elderly, especially when the elderly become incapacitated. Therefore, this lacuna should be addressed by the relevant authorities.

Credit has been the fuel of the economies of many developed and developing nations. In Chapter 6 of this book, a focus of this is discussed among public servants in Malaysia and how the prevalence of utilising credit facilities is high amongst members of the public servants. It

discusses the legal provisions and ways that consumers must know to protect themselves from any agreements they undertake including loan arrangements. As we have highlighted earlier, the importance of management of financial affairs is an important and essential aspect for consumers. Three most common transactions are discussed in this chapter which is hire purchase, personal loans and credit card and their level of knowledge is at the moderate level.

The success of the Malaysian economy is also attributed to development within the rural areas. Chapter 7 focusses on this and as we know enterprising is all about taking risk through decision-making process as this chapter highlights. The author stated that Micro Enterprise (ME) is essentially crucial activities for rural entrepreneurs and is an important economic activity. As the writer correctly highlights income generating activities are popularly used to combat poverty in many countries. As an example in Malaysia's Felda settlements, Micro Enterprise has been a great support to the wellbeing of people living there and for the larger economy, as many commercially available products are now available for the Malaysian populace. One key point that is highlighted is that only 7% of entrepreneurs in this study hold a certificate or have a higher academic background but many of them despite this have been able to have comfortable living standards.

The necessity of nutritious food is important for human survival and Chapter 8 delves on this. The increasingly important challenge for Malaysia is the affordability of nutritious food items. As Prasad, Strijnev and Zhang (2008) reports that the healthy food was expensive and people with low-incomes cannot afford to buy this kind of food. The introduction of Pasar Tani many decades ago was an avenue for a direct route to consumers, albeit at lower prices. As this chapter highlights to overcome this problem, the Malaysia Healthy Food Plan Basket (MHFPB) was developed in 2014 (Shamsul & Arcot, 2015). The development process of this food basket was adapted and modified from Williams, Reid and Shaw (2004) with several stages was included in this process. Changing of consumption pattern is becoming more evident in Malaysia. Of late, consumers are feeling the pinch of higher product prices, for example, fuel prices, poultry, fish and other household goods. This pattern is shown in the increased consumer price index (CPI) from 95.4% in 2000 to 122.8 in 2013.

The last chapter of this book is an issue that is very widely discussed, Generation Y and Housing Affordability. Among one of the most pressing issue, which is fundamentally basic is the right to own a home. As part of the global trend, home prices in Malaysia have risen exponentially. This has caused a lot of hardships as young consumers are forced to take a higher amount of loan. When this is done their disposable income reduces instantaneously and they would need to make lifestyle adjustments. However, as the Malaysian household debt figure and even in Asian reveals, this is rarely the case. As for Malaysia, our household debt has continued to rise albeit recently there was a slight reduction. Nevertheless, headline inflation remains high. Loans for home loan go beyond one generation as house prices are higher than ever. The purchase of a home is the single largest investment most of us will make in our lifetime. It's a goal to own a home, and like many others highly urbanized nations, Malaysians are facing problem in owning a home.

House price, like any other goods and services in a market economy, are determined by the interactions of demand and supply. People's demand for owner occupied housing is primarily determined by the interactions of the price of housing, population growth and household formation rate and income growth (Flavin & Yamashita, 2002). According to Khazanah Research Institute (2015), the housing price in Malaysia is seriously unaffordable when compared with annual median income of Malaysian. Consumers too are expecting for a varied amount of facilities when purchasing a home. For instance, the popularity of the residential enclave of Desa Park City, argues favourably of consumers' desire. Interestingly, another project development very much similar to Desa Park City is being rolled out in Kelana Jaya.

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