

# Unmasking Consumerism

*by*

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## Introduction

Findings from the recently concluded General Household Survey in Singapore shows that the top ten percentile of the high income earners had an average increase of 15% compared to a plunge of 20% of the 11th to 20th percentile of the low income earners. Increasingly, there is a widening gap between the high income and the low income groups. In other words, the rich are getting richer while the poor remain deficient in income. Ironically the citizens are even encouraged to contribute to the economy by consuming more in boosting the nation's economy. The survey also shows that the Malay generally have the lowest income compared to other ethnic groups over the past five years. Ironically, the Malays form the largest consumer base. A recent newspaper report shows that 66.2% of the Malay community spends more than they need compare to 47.6% of other races in Singapore.

On the national front, earlier this year The Straits Times reported that banks here have filed an increasing number of cases of bad debts resulting from default payment of credit cards loans among the young. Strangely enough, recent news reports shows that banks are moving towards lowering the income floor for credit card application. In fact, banks have succeeded in their campaign to have the minimum income requirement reduced from S\$30,000 per annum to just S\$18,000. This means that one would only need to have a monthly income of approximately \$1,300 to qualify for banking credit facilities. Strange policy, despite the reported total amount of rollover credit card debts as of October 2005 at approximately S\$2.7 billion.

Playing in to the consumers' appetite, travel agencies now offer holiday deals which allow their customers to pay for their trip in installments. In addition to this, interest free renovation loan packages which include free *umrah* (small pilgrimage) are also popular amongst the Muslim consumers. Inevitably these packages lure consumers into incurring debts. It seems like that dream holiday may very well turn into a nightmare in the long run.

### **Rethinking Consumerism**

Economists define consumption as an all-monetary expenditure. Sociologically, a consumer society is a society in which optional consumption has become a mass phenomenon throughout the masses. Consumerism is a way of life and an ideology which is developed further by mass phenomenon. In Singapore, consumerism has become very much a way of life with the popular Great Singapore Sale, major IT Exhibitions and perpetual discounts in most retail outlets nation wide. Thus, it is important for us to recognize the danger of consumerism that is within and around us. Opportunists may claim that the consumers' strive for excessive material possession is very much natural in nation-building and modernization but this fails to explain the psychological consequences. Erich Fromm in his book *The Sane Society* warns that excessive consumerism makes consumers lose respect for work ethics and human efforts and it makes them forget the needs of people within their immediate and the larger society.

### **Tackling Consumerism**

In dealing with consumerism, we must persistently stress the consequences of consumerism and its relation to the freedom of choice and the community must be armed with the economic and critical consciousness. On the other hand, the economic system should be designed to minimize consumer cravings such as the desire for new and better yet unnecessary material possessions. The media has a critical role to play as well. The collective consciousness of the masses on the image of success cannot be shaped around a lavish lifestyle because more often than not, symbols of success are transmitted non-verbally.

However, these endeavours would prove meaningless if the community does not redefine its notion of success and in terms of consumption, luxury products cannot be confused as necessities.

### **The Downshiffters Lifestyle**

Another way of tackling excessive consumption would be the *downshiffters' approach*. The term “downshiffters” was invented by the Trends Research Institute, based in New York, back in 1994 and it basically means to cut out unnecessary expenditure and cultivate a simpler lifestyle with time to do more of the things one wants to do.

In a nutshell, Downshiffters aspire to simplify their lives and enhance family relationship by consuming only what is considered as a necessity. What make them unique is that they do not drop out of the mainstream society and should not be ideologically motivated at the same time which means they can still be part of the larger economic activities.

Typically, the Downshifter ( 1 ) conserves blowdrying energy, ( 2 ) buys organic fare, ( 3 ) repairs faulty material rather than buy new ones, ( 4 ) reuses recycled paper bags, ( 5 ) works out with family rather than enrolling in membership for gym lessons and ( 6 ) replaces notebooks and palmtops to books and literatures.

The question right now is how we can contextualize the downshiffting lifestyle in the Singapore context. Recently, there are many travel agencies which promote holiday packages that can be paid in monthly installments which can stretch up to two years. To maximize the experience, itineraries are planned on a tight schedule that the vacationer ends up scurrying form one programme to another resulting in loss of quality family time.

What the Downshiffters in the United States would do instead is to set out on a family holiday by camping in the woods. It is not only cost effective but it also promotes meaningful interaction among family members.

The bottom line here is that consumption in itself is not harmful as long consumers are spending responsibly which is well within their means and for all the right reasons. By this, it means that consumption is not based on some perceived notion of success where consumers aspire to emulate an imagined lifestyle which may not even be true in reality. Armed with a critical consciousness on the hypnotizing effects of the media, consumers should simply spend on what they actually need rather than what they think their needs are.

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