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### **Abstract**

Relative to business and government, consumers spend over two thirds of all the money spent in Canada. Given this reality, it is prudent to sketch a profile of the Canadian population in its role as consumer. This paper provides a synopsis of eight different types of consumers each with respective marketplace challenges: teen, young adult, baby boomer, elderly, low income, disabled, illiterate, and ethnic. This demographic diversity in the Canadian marketplace needs to be understood, monitored and taken into account in the next century.

Changing characteristics of the socio-economic demographics of the Canadian population translate to changes in the nature of marketplace participants. In this paper, the Canadian population will be divided into eight consumer groups according to: (a) age (four age groups), (b) income, (c) disability, (d) literacy, and (e) ethnicity. An integral part of each profile will be a general discussion of why each type of consumer will face unique challenges in the marketplace.

### **Teen Consumers - The Echo Generation (aged 10-19)**

The children of the baby boomers are called the echo generation (born between 1988-1995) (Foot, 1996), even the Web Generation due to their propensity to use computer technology (Clark, 1999). Another way to demographically classify this group is to refer to those aged 10-14 as "tweens" (referring to in between children and teenager) and those aged 15-19 as "teens", short for teenager (Clark). As a caveat, there is a growing body of literature examining this age cohort (Clark). These scholars have yet to reach consensus on a solid conceptual framework for labels and age groupings. To reduce the confusion this generates, this paper refers to exact age grouping rather than labels, when possible.

Although the age cohort has decreased as a proportion of the total population, their economic power has increased (Mangleburg, Grewal, & Bristol, 1997). Currently, about 14% of the Canadian population (about 4 million) fall between the ages of 10-19 (12% are aged 0-9). Consumers aged 10-19 have more money in their pockets than ever before. Clark claims that the average 12 to 17 year old in Canada has a disposable income of \$500.00 per month. They buy and influence the purchase of an increasingly wide array of products partly because they are being delegated larger proportions of household spending due to the increase in working, dual income parents and single mothers. The former delegate spending power to their children because the parents are too busy and the latter because there is no other adult to pick up the work load (Doss, Marlowe & Godwin, 1995).

And, even though teen unemployment is growing, many of them also have part time jobs while attending school (Canadian Council on Social Development [CCSD], 1998a). In 1997, about 30% of full-time students aged 15-19 had paid employment and just under 60% of part-time students the same age had part time employment (CCSD, 1998b). CCSD also reports that this age group gets money from family sources including: mom, dad, grandparents and often step-parents (see also Doss et al., 1995).

Researchers agree that the spending power of Canadian teens is increasing (Clarkson Gordon/Woods Gordon, 1990). This age group is becoming an integral part of the work force and the marketplace (McKay, 1997). As an example, earlier American research shows that teens annually spent more than \$60 billion (US) of their own money, and more than \$30 billion (US) of their parent's money, in the early 90s (McCurdy, 1998; Zollo, 1995). Clark (1999) reports that 26 million American teens spent \$141 billion (US) in 1998, almost twice as much as a decade ago, and that Canadians aged 10 to 19 spent \$13.5 billion (CDN) per year in 1998 (approximately \$25 billion US).

It must be remembered, however, that the teen generation of consumers are "in training" (Stampfl, 1978). Teen consumers (aged are vulnerable in the market since they may consume unwisely without critical evaluation of the promotional message. They are frequently unable to resist persuasive, invasive advertising. Often, they are misled by omission, hero endorsements, advertisements disguised as comic strips and cartoons, and products which are strategically placed in movies. They have a weak understanding of the value of money and a weaker understanding of their values and preferences relying instead on peer pressure. They tend to be non-discriminate consumers yet they do have spending power in the market ("Selling to children", 1990; Stampfl, 1978) and are the future consumers of the Canadian marketplace.

Even more compelling is that the teen market is the first global generation of consumers comprised of a teen culture united in tastes and sensibilities but so diverse that there is no single overriding identity. In fact, Clark (1999) mentions that there are at least a dozen teen "tribes" defined by their fashions, music and magazines. Canadian teens are part of this culture which forms a very heterogeneous young global consumer market. Kids

around the world share certain social, psychological and consumer attitudes. Further, the teen market is being targeted through global marketing. European or Pacific Region market trends no longer take two years to reach Canada; they are instantaneous, facilitated by the technological reality that the global teenage world is fully, electronically wired. The youth culture trends travel faster than ever before and will inevitably impact on Canadian youth. Rock videos also have changed the way youth markets develop. The consumer socialization of youth is not as it was in the past (Cormier, 1989). The declining numbers of this age group, coupled with global exposure and increased spending power of an inexperienced consumer, suggests compelling future marketplace challenges. As Clark emphatically puts it, "once sown, the seeds of consumerism will continue to flourish. ... [T]he current generation of tweens and teens will wield economic clout even as it grows older" (p.46).

#### **Baby Busters, also called Young Adult, Consumers (20-30 years)**

Demographers named the smaller group of children born between 1967 and 1979 the baby busters. The baby busters are also now called young adults (Weise & Christie, 1997). Approximately 19% of the Canadian population falls into the 20-30 age group (Clarkson Gordon/Woods Gordon, 1990; Foot, 1996). These young adults or baby busters comprise the young work force replacing and currently competing with the baby boomers. Their values and priorities are unclear compared to other stages of the consumer life cycle (Weise & Christie). Their incomes and consumer spending power are jeopardized due to their inability to obtain gainful employment. They have few assets and limited savings. They are struggling as they try to begin their careers or better yet just get a "job" let alone start a career (McKay, 1997).

Depending on their age, some may be in university or technical schools, some may be graduates while others may have entered the work force straight from high school. They are currently being particularly hard hit by the effects of the recent recession and economic restructuring and are finding few professional or managerial positions in the labour market, which is currently dominated by baby boomers. Many baby busters are working in the service industry. They face an unemployment rate of 16.7% compared to the national rate of 9%. High school drop outs experience a 29% unemployment rate (McKay).

These factors compromise this age group in its role as a consumer in the marketplace. In fact, they are postponing the traditional purchases of a car, home (even an apartment), sport equipment and travelling (Chawla, 1990; Stampfl, 1978) because they cannot gain economic stability in today's job market. McKay challenges other Canadians to "consider... the will or ability of a work-challenged group of young people to consume the goods and services produced by the nation's enfranchised citizens. ... Now approaching 30, many of these young people remain labor-market outsiders" (p.110) and, by implication, consumer-market outsiders.

#### **Baby Boomer Consumers (30-50 years)**

Demographers labelled the birth rate explosion between 1947 to 1966, the baby boomers (Foot, 1996). One third of the Canadian population (9 million) are baby boomers. This reality has created a bulge in the Canadian population and will be a central fact of the Canadian marketplace until a third of the way into the 21<sup>st</sup> century, when most will be deceased. They comprise the fastest growing segment of Canada's marketplace (Foot, 1996; Lorinc, 1990; Stoffman, 1990).

Because of their sheer numbers, baby boomers will determine employment patterns and marketplace behaviour for decades to come. By the year 2010, they will control 40% of the disposable income and spending power of the marketplace (Stoffman, 1990; "The consumer of 2000", 1989). The baby boomers will pass through the later stages of the life cycle en masse. At this point in time, in varying degrees, baby boomers have moved through the teenage and young adult stage of their lives and are progressing towards the end of the career stage and into the maturity and retirement planning phase of their life cycle. This progression suggests that their income levels are high or peaking but their expenses also are high due to the cost of children (Stampfl, 1978) and sometimes elderly parents (Lero & Johnson, 1994).

Most baby boomers live in dual income families and rely more and more on convenience goods and services. They are just starting to seriously consider the possibility of aging and retirement and all of the changes that come with this transition. They are very concerned with the process of aging and keeping fit and healthy (Stoffman, 1990). Baby boomers face stagnant wages (no increase or it does not keep up with inflation), high education costs for children, child care dilemmas (dual income families), elder care (sandwich generation), boomer-rang kids, high housing costs, and high and climbing personal income, capital gains and consumption taxes. They are distrustful of the future of the social welfare net. Consequently, these consumers worry about their retirement income but, unfortunately, are able to save very little for retirement or emergencies due to the necessity of meeting every day living expenses. This scenario contributes to their challenges in the Canadian marketplace.

#### **Less Affluent Baby Buster and Baby Boomer Consumers**

According to optimistic marketers, the affluent young consumer and the boomers are a rich future market (Nudelman, 1990). However, this assumption holds for only a small segment of this population. The plight of the

unemployed or underemployed young adults has already been discussed. 560,000 Canadians between the ages of 15 and 29 are unemployed (McKay, 1997). Meanwhile, marketers have affectionately called the 30-50 age boomer group the YUPPIE generation (young upwardly mobile professionals). But really, only 5% of baby boomers are YUPPIES. There are eight times as many consumers who are not affluent professionals. Most of these people (95% of 9 million people) live moderately (Nudelman). Sixty percent of Canadian bankrupts are in this age bracket (McGregor & Berry, 1997).

Baby busters (young adults) are often victims of economic times and the havoc which has been created in the workforce by their predecessors, the baby boomers. If they are uneducated, their career paths are limited because the work force is sorely lacking qualified labourers, especially in light of computerization, technology, a service economy, and a lack of middle management positions resulting from restructuring of business. Baby busters, along with the less affluent baby boomers, are receiving even more pressure due to low paying jobs, inflation, the GST, rising prices, the ramifications in the labour market due to Free Trade agreements and other structural adjustments. As well, regional development policies and downturns in the economy (reflected in the recession, lay offs, downsizing and plant shut downs) are hampering job opportunities. They are facing a career logjam because business (in an effort to restructure) is eliminating middle management positions. Those who do keep their jobs face few promotional prospects (Standards Council of Canada, 1989; Stoffman, 1990). Many Canadians (almost one quarter) are now working in part-time jobs in virtually all sectors of the economy and, often, in several jobs (Thomas, 1996).

These factors collectively effect income levels, life styles, attitudes and overall job security and sense of well-being. Boomers, like everyone else, are experiencing time poverty and lack of money to meet their desired lifestyle (Reguly, 1990). Clarkson Gordon/Woods Gordon (1990) maintain that they find it difficult to maintain or increase their standard of living because there is an erosion of their purchasing power due to inflation, interest rates, and personal income and consumption taxes. They compensate for this by placing an increased emphasis on family life and their homes. The spending power of these consumers is affected by their source of income which has not increased since 1975, even though they have two incomes. Real wages have not increased making it more and more difficult to increase their standard of living because they are working to make ends meet. This means that there is little left over to spend after they try to save for retirement (or vice versa) and there is little to save for short term needs either. Consequently, they have augmented their spending power by increasing their use of credit and debt more extensively. Indeed, baby boomers make up the majority of the bankrupt population in Canada (McGregor & Berry, 1997). This combination of changing demographics, economics, labour markets and government policies contributes to an intriguing future for baby buster and baby boomer consumers into the next millennium.

#### **Elderly Consumers**

The same can be said for the elder consumer. Approximately six million Canadians are over the age of 55, roughly 21% of the population - 10% are aged 55-65 and the other 11% are aged 66 and over. By the year 2000, this is supposed to increase to 30% of the population (Statistics Canada, 1995). Marketers suggest that there are three different aging consumer markets: those who are newly mature (age 50-64), those in the early stages of maturity (age 65-74) and those who are in the late stages of maturity (age 75+). The latter two are usually clustered together in most discussions of aging consumers (Drabek, 1989; St. Claire, 1989). This convention will be used in the following discussion.

#### **Newly Mature Seniors 50-65 years**

As mentioned, approximately 10% of the Canadian population is between the ages of 50 and 65. Foot (1996) predicts that, at the end of the 20<sup>th</sup> century, they will number 4.6 million. These consumers are, in general, still working and typically in their best financial position, relative to others stages of their life cycle. They are in the pre-retirement planning stage, interested in self-education and may also be paying for their children's education as well. This group of consumers like to travel, dine out, engage in various recreational and entertainment activities and will require extensive financial services as they plan for retirement (Foot, 1996; Stampfl, 1978). In combination with the baby boomers, it is predicted that, by the year 2010, people over 50 will control two-thirds of all discretionary income in Canada (Stoffman, 1990).

#### **66 plus Seniors**

In 1986, approximately 11% of the Canadian population was 66 years or older. Statistics Canada forecasts that this proportion is expected to increase to 18% by the year 2000. Within 40 years, this proportion will be 24% (Statistics Canada, 1988). The 65-74 year old consumer will have retired or will be supplementing retirement income with part-time employment (Schellenberg, 1994). The consumer who is over 75 will likely be on a relatively fixed income and will have the lowest discretionary income of all Canadians but will need money for health and nutrition needs as well as appropriate housing and support services.

Some argue that the era in which seniors are typically impoverished or economically dependent is past.

Eighty five percent of those over 65 do not work, yet 80% of them are thought to be financially independent (Vita Health Company, 1990). They allegedly have more money due to better pension and retirement plans. However, much of their money is from transfer payments or tied up in home equity. Furthermore, the Canadian Pension Plan (CPP) and the Old Age Security (OAS) pension are undergoing massive reform. In addition, more elderly people are supposed to be working in the future in response to a shortage of workers in the labour force. Older consumers allegedly also have more leisure time. They definitely have differing physical, financial, emotional, and social needs than other consumer groups. The baby boomers, who have become accustomed to buying services, will carry this expenditure pattern into their retirement years. This trend will be augmented with the need for different service needs such as transportation, community services, medical and nursing needs (Boden, 1991).

The fact that elderly consumers are generally (relative to past generations of seniors) better off financially, live longer and healthier lives, and disdain conventional retirement-age thinking results in a very unique class of consumers in the marketplace. The mature population of the future will be comprised of baby boomers who represent the most knowledgeable consumer in history. As noted earlier, a substantial portion of their income will be spent on mortgages, children and aging parents. The changing composition of the elderly population will affect consumption, investment, savings, leisure, housing and social programs. The impact of the elderly's economic and political power will continue to increase (Vita Health Company, 1990).

However, there will always be some elderly consumers who will need consumer protection in the marketplace due to reduced income, the critical choices they have to make (housing, pension, credit, health care), changes to government income transfer programs (OAS and CPP), and the reality that seniors consume fewer goods but spend a higher proportion of their income on essentials (Mathers, 1990). Another reality is that elderly consumers are traditionally seen as being vulnerable in the marketplace due to: their fixed and often low income, their need for companionship, their low or obsolete marketplace skills, their pride, their immobility and declining health (sight, dexterity, et cetera), and an average grade one to grade eight education. A myriad of problems can contribute to the vulnerability of the elderly consumer: necessity of home repairs (84% live in their own home which they own), inability to get to the marketplace (either because of health or lack of transportation), or the death of a more "market aware" spouse ("Consumer issues", 1990; Mathers, 1990; Statistics Canada, 1996). Six percent of Canadian families are headed by a widow and this number is increasing (Vanier Institute of the Family, 1994).

Elderly consumers may be indecisive, be tempted to self medicate, or be unwilling or unable to avail themselves of public services (libraries, et cetera). Their propensity to give to charity is a problem in light of recent wave of telemarketing and charity drives. Their shopping energy may be low and their proficiency and shopping skills may be declining. They may be inclined to make irrational or ill thought out purchase decisions due to frustration in the store. Ordering from home while watching TV is also tempting. Many seniors have not prepared enough savings for life after retirement and may face a serious decrease in income upon retiring. Unfortunately, this decrease in income (often fixed and not indexed to inflation) is not accompanied by a change in life style. As expenses increase, the elderly's ability to meet these expenses decreases and the result is often dependence on credit cards for income. In other cases, their ability to maintain payments on existing debts may decrease substantially. This situation is exacerbated by a great reluctance to seek help because of pride, shame or independence; they feel they "should have known better". When they finally do ask for assistance, they are often embarrassed of their situation and hesitant to share information or are afraid of yet another negative experience with a professional expert (Canadian Council of Better Business Bureaus, 1984; Consumer's Association of Canada, 1986; Liptrap, 1997; Mathers, 1990; Stampfl, 1978).

### **Low Income Consumers**

In 1990, two thirds of poor couples with children in Canada were classified as "working poor". While their earnings accounted for 50% or more of their total income, the wages received were not sufficient to provide for basic needs and community participation. Many of these families were dual income earners (Lero & Johnson, 1994). The profile of the low income consumer is disheartening. These consumers are often on exceptionally low fixed incomes, have incomes lower than the Canadian average or both. They typically have limited education (less than grade 9). They are more likely to be: illiterate, under 25, recent immigrants, unattached individuals or living in a single-parent household, in one-earner families, and in a high unemployment and low income region (especially, Atlantic provinces and Quebec) (Methot, 1987).

They are often employed in the low paying service sector (fast food, accommodation or retail trade) or the occupational trades (frequently exposed to uncertain job security due to the seasonal nature of their employment). Tradespeople (carpenters, plumbers, electricians and the like) usually make good money while they are employed but the employment is sporadic and periods of unemployment are lengthy. Often times, low income consumers do not have medical or dental plans or retirement pensions (Ternowetsky & Thorn, 1990). Low income women comprise a large proportion of low income consumers (Lero & Johnson, 1994) and often are employed in part time

positions, frequently indicative of no benefit packages (Consumer and Corporate Affairs Canada, 1990b).

Low income consumers are struggling just to survive, sometimes literally to put food on the table and a roof over their heads. These consumers have developed incredible survival skills but usually not good consumer skills. Not only are they extremely vulnerable to economic hard times but also to the marketing practices of businesses. For example, they can be exploited by local businesses, be inadvertently forced to pay the exorbitantly higher prices of corner stores because they lack transportation to the larger stores and even be charged per grocery bag if using taxi services. Furthermore, illiterate consumers, often low income as well, rely on the predictability and familiarity of corner store layouts and staff often to the detriment of their budget (Consumer and Corporate Affairs Canada, 1990b).

#### **Disabled Consumers**

In 1991, more than 2.3 million adults in Canada aged 15-64 were disabled, representing 13% of the Canadian population. Eighteen percent (18%) receive help with shopping and of these 87% get this help from a family member (Lero & Johnson, 1994). There is very little literature on the problems of disabled consumers in the marketplace (personal communication, Burke MacCallum, Disabled Persons Commission, January 19, 1998). However, consumers who are disabled encounter problems of actually accessing the marketplace in addition to the traditional problems of functioning within the marketplace. They may be sight or hearing impaired, deaf, blind, arthritic, need walking canes or be wheelchair bound, to name the obvious. These impairments complicate entering into transactions, assessing the availability and suitability of products and services as well as obtaining redress. Business staff and the structure of the marketplace are often insensitive to the needs of the consumer who is disabled. The resulting structural problems include: poor and inadequate signage, lack of or abusive assistance, overcharging for facilities, inconsiderate seating arrangements, narrow aisle and door widths, steep stairs and ramps, et cetera. Particular consumer problem areas include: restaurants, airlines, theatres, grocery stores, post offices, self service gas bars, doctor's offices, and dentists. These problems apply to both goods and services but more to services (Consumer and Corporate Affairs Canada, 1990a).

#### **Illiterate Consumers**

Statistics Canada (1990b) concluded that 2.9 million Canadians are too limited in those skills necessary to allow them to deal with most of the written material they encounter in everyday life. There may even be another half million illiterates not reached by the surveys (prisoners, natives on reserves, people living north of the 60th parallel and immigrants unable to speak either official language). More recent attempts to measure literacy argue that it is too difficult to answer the question, "How many Canadians are illiterate" because there are different kinds of literacy. The 1995 International Adult Literacy Study (ILAS) (data collected in 1994) identified prose literacy (ability to read text), document literacy (ability to find and read all sorts of documents) and quantitative literacy (often called numeracy). The ILAS revealed that the majority of Canadians have adequate literacy skills - 57% (less than two thirds) had sufficient prose, document and quantitative literacy levels (meaning able to use a variety of reading materials in a variety of situations on a day-to-day basis). However, this study also found that 17% of Canadians have very low skills and have difficulties with most printed materials. The remaining 26% can deal only with printed material that is simple, clearly laid out and with tasks that are not too complex (Saskatchewan Teachers' Federation, 1997).

The 1995 ILAS study showed that 38% of people 55 or older are illiterate. Gender scores were nearly identical - 57% of both genders were able to use a variety of reading materials in a variety of situations as well as numbers. Illiterates tend to have: incomes 45% lower than literate people; much lower education levels; jobs in sales, service and semi and un-skilled occupations; a high incidence of being on social welfare; high and continuing unemployment levels; poor health; a short life expectancy; more disabilities and a greater likelihood of ending up in jail. The ILAS study even revealed that 45% of those with low literacy levels watched more television (Saskatchewan Teachers' Federation, 1997; Zenchuck, 1990).

Consumers with low literacy or language skills may experience enormous difficulties in the marketplace in such areas as: reading product labels, understanding money transactions, reading and understanding contracts, understanding product and service information, taking recourse when products or services fail to live up to expectations, or approaching creditors. The information processing skills necessary for using printed material commonly found in the home, workplace, marketplace and community are insufficient (Consumer and Corporate Affairs Canada, 1990b). They may create an impression of apparent irresponsibility because they cannot follow instructions or complete tasks (for example, during bank transactions, credit applications or redress situations) (Liptrap, 1997).

#### **Ethnic Consumers**

There is marked increase in the number of immigrants entering Canada. Over the coming decade, the Canadian population will continue to shift from a predominantly European background to one of more diversity.

There are now two streams of immigrants. The "mature" stream from Europe (including the UK) is being displaced by the "new wave" stream from the Third World which includes, in descending order of proportion of Canada's Third World ethnic population: Asian, Commonwealth Caribbean, Latin American, and African. Immigrants continue to arrive from United States and Australia (Halli, Trovato & Driedger, 1990; Health and Welfare Canada, 1989).

This shift in immigration patterns, coupled with the slowing population growth of Canada, suggests that the collective ethnic consumer group will be a new force in the marketplace. Currently, this consumer group comprises 37% of the Canadian population (Boden, 1991). Not all immigrants are the same, however, since immigrants from different areas of the world bring different expenditure patterns, tastes, preferences, values, and methods of interacting in the marketplace. Nonetheless, ethnic consumers have compounded problems in the marketplace. These include: possible initial low income, cultural and assimilation differences, language barriers, different conceptions of money and finances, inexperience or even negative experiences in the Canadian marketplace, discrimination and, if applicable, the usual problems associated with the young, elderly and the disabled population. The earning power and future spending patterns of the ethnic consumer is affected by the labour force participation of foreign born women which is catching up to Canadian women (near 60%) (Marr & McCready, 1989). This means there will be more dual income ethnic families consuming in the Canadian marketplace. These factors initially contribute to a complicated marketplace scenario for the ethnic consumer.

Interestingly, they only differ temporarily from the rest of Canadian consumers. And, although some differ permanently due to cultural and background characteristics that cannot or will not be overcome (Boden, 1991; Marr & McCready, 1989), the way immigrants spend money gradually approaches that of Canadian born consumers. Fifty percent enter Canada while they are in the accumulative stage of the life cycle and are concerned with buying consumer durables, housing and forming a family. The conformity to Canadian consumer patterns for buying non-durables, durables and services, takes five, three and two years, respectively. The adjustment period for housing expenditures is six years (Marr & McCready).

### **Summary**

The Canadian population is not comprised of a homogenous group of consumers but rather a variety of different groups. Consumers were profiled according to age, income, disability, literacy and ethnicity. Each group has unique and compelling market challenges. Teens (echo generation) are inexperienced and unsophisticated consumers in training yet are gaining unprecedented spending power in the market. Young adults (busters) are eager to consume but cannot due to the bleak outlook for jobs. Baby boomers are challenged as they struggle to save for retirement and acquire material possessions due to corporate downsizing, a changing job market and increasing care for dependents including boomer-rang unemployed kids and elder parents. Elder consumers face a future of fixed incomes, changing social policy relevant to income transfer programs and longer, healthier life spans. Low income consumers are extremely vulnerable, disabled consumers have problems even physically accessing the market, illiterate consumers are profoundly compromised while ethnic consumers seem to be faring quite well, once they assimilate into Canadian culture.

### **Conclusion**

This paper provides a much needed compilation of a collective profile of eight different types of consumer groups in Canada, a profile which is a valuable benchmark for research, policy and education. Anyone involved with planning for the future of the Canadian population in its role as consumer needs to understand these demographics because the current structure of the marketplace and its constituents is unique in many ways from the past. The study of human populations is a powerful tool (Foot, 1996). Perceiving and understanding the human population in its role as a consumer is paramount because consumers collectively spend two thirds of Canada's Gross Domestic Product (GDP). Canadian consumers are a collection of diverse groups with divergent strengths and constraints yet common claims to: safety, information, redress, choice, accessibility, fair transactions, a participative voice and education in the marketplace (Consumer and Corporate Affairs Canada, 1992; McGregor, 1994). In the face of such demographic diversity in the Canadian marketplace, we can no longer assume that there is one type of Canadian consumer. These demographic differences need to be understood, monitored and taken into account in policy, research, business and education decisions in the 21<sup>st</sup> century, if we want to continue to respect the interest of the consumer as a powerful economic agent.

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