

# Necessity driving Canadians? habits

by MARK PAVILONS

Necessity has been called the 'mother of invention,' and a host of other catchy terms.

But we are all realizing 'til too well 'ust how necessity is fitting into our current lifestyles.

Philosopher Henry David Thoreau once said that 'money is not required to buy one necessity of the soul.' True, but Henry never heard of inflation, interest rates and grocery stores.

With a staggering C\$2.42 trillion (2023) in consumer debt ?? 17.7% increase since 2019 ??anadians are drowning in debt.

The latest study by [savvynewcanadians.com](#), 'Canada's Consumer Debt Surge 2023,' provides some interesting data.

Consumer debt has surged, reaching an unprecedented high in 2023.

Mortgage debt is the biggest driver of this growth, accounting for a whopping 74.3% of total consumer debt.

Canadians now carry an average of over \$65,000 in consumer debt.

Vancouver and Toronto are the cities with the highest per capita consumer debt, at C\$360,683 and C\$187,350 respectively.

Victoria has the highest per capita credit card debt, at C\$12,874.

We've recognized the benefits of eating a healthy diet and are many options out there today for a more sustainable diet. We want nutritious food and many want to shed a few pounds. But cost is a monkey wrench in the whole thing.

Nearly 9 out of 10 Canadians (87 per cent) believe adopting more sustainable behaviors is an urgent matter.

While strong, the feeling of urgency and the desire to change come up against financial considerations and entrenched eating habits, both in Canada and globally.

Changes that Canadians are prepared to make are more about reduction or adjustments than in-depth transformations.

When shopping for groceries, price is the most important factor for Canadians: 91 per cent selected price as a top 5 most important factor.

A survey of more than 1,500 Canadians conducted by Leger in December 2023 delivers insights with comparisons to the results to Sodexo's International Sustainable Food Barometer survey conducted by Harris Interactive. The Barometer identifies current trends and obstacles, as well as the narratives and incentives needed to induce changes in eating habits and support consumers in making the shift towards more sustainable diets.

Given the rate of obesity in North America, is it any wonder that cost is a factor??If you're not a middle class wage earner, you're stuck eating junk, which becomes a vicious circle.

You want fresh, it costs. You want organic, it costs.

For Boomers, we have a decent perspective on necessity and the cost of living. Our parents were prime examples of frugality,

making do and working hard to make ends meet.

They were the real heroes of our previous generation. Blood, sweat and tears.

They never openly discussed finances and seldom complained about debt.

My parents never wasted anything food, money or resources. Granted, the cost of living was much lower in the 1970s and '80s, but they say everything is relative.

Really? Not anymore.

I doubt Canadians suffered such financial burdens then as they do today.

Is it habit, lifestyle or desire? Or is it simply staying afloat and constantly adjusting our habits to counteract the ever-changing economic forces?

Perhaps all of the above.

Online shopping and instant delivery have likely added to our credit card debt in recent years, especially since the pandemic.

We simply lowered our heads and accepted the highest gas prices ever. We don't complain about \$80 fast food bills or \$400 cell phone charges. It costs a family a small fortune just to keep everyone on their devices and watching the tube.

I grew up in rural Caledon, just outside Bolton. We didn't have cable, but one of those nifty towers with a rotating antenna. We relied on well water. We had a fireplace insert and oil furnace.

These things substantially reduced the cost of home ownership, compared to today's litany of costly utilities.

We seldom ate out and my German mom was constantly making amazing home-cooked meals, which we shared together. We had a large vegetable garden and enjoyed our own fresh produce.

I could go to the movies, grab a pizza, put a few bucks in the tank, and still had change from a \$20.

Okay, that was a long time ago. Today, few of us enjoy living scaled-back, simple lifestyles. Yet, as the world gets harsher, the more I long for living off the grid.

Sure, building a log cabin and catching field mice would be challenging, but hey, they're becoming more appealing as the months go by.

We don't live lavishly and try not to order in very often. We prioritize, pay our bills on time and keep the cars rolling.

And yet, a simple lifestyle is not without its challenges. As I mentioned, if you combine our family's five cell phones, cable, internet, hydro, gas, insurance, taxes and mortgage, there's little left to buy fancy handbags and designer clothes. Add five mouths and four more four-legged ones, and you've got a bustling household.

I will take home-made leftovers any day over day-old fast food. A couple of brews while playing cards at the kitchen table suits me just fine.

Maybe I'm old school, maybe I'm just cheap.

Or perhaps I'm thrifty.

?There is no virtue like necessity.?