

Lesson 5

Consumerism

A. Look at the pictures. What is common among them?



B. Read the text.

We spend money for different reasons. We buy food, clothes or everyday essentials, pay for different services, entertain people, travel to places, help others in need or invest in business and thus spend money every day. In fact, spending is a part of our life.

Spending may make us happy or unhappy depending on how and why we spend. When we spend money on things that we need and within our limit, it is good. When it becomes a compulsive behaviour, it makes life stressful. Unnecessary spending or spending beyond one's means has some bad effects. For one thing, it may lead to financial ruin or debt, and for another, it may create unhappiness within families. People who overspend are never satisfied with what they have. They always rush for brands, fashion items, designer clothes etc. Over a period of time it becomes an addiction which may eventually create psychological problems.

Nowadays consumer items are displayed in stores or in advertisements in ways that they create a feeling of immediate need for them. We are constantly tempted to buy, use or consume things even when we do not have a genuine need. We all need to be careful here. Salespersons often encourage customers to buy things by flattering them. 'This is a perfect match for you,' they would say, or 'You look so stunning in that dress.' Never forget, they say the same thing to most of their customers. It is better not to be persuaded by such words. They use

these words to please the customers as the more a customer buys, the higher the profit is. Overspending is not only related to shopping, it applies to other activities as well such as eating out. Many people buy too many items to eat in a restaurant. They can eat only some of them and the rest are wasted. It's not a responsible attitude. We cannot simply waste food because we have money to buy it.

Young people in a shopping mall often look at an item on display and think 'Oh I must buy this. I really need this.' They may not have the money needed in their wallet. So they use credit cards but using them is like taking a loan. If they are not careful, the loans increase which might lead them to a debt-trap.

Sometimes children insist on buying things that their parents cannot pay without stretching their budget. This may happen because the children's friends also have them. It's not fair as it becomes a burden for the parents.

Finally, don't get trapped by the glossy advertisements on television or the Internet. You should rather ask yourself: "Do I need this?" The best way to control the habit of spending is not to think 'What I need', but 'Can I do without it?'

Questions

1. How does overspending make life difficult?
2. What difference do you notice between 'I need this' and 'Can I do without this'?
3. Why does the author discourage buying with credit cards? Do you agree with the author's argument? Why/Why not?

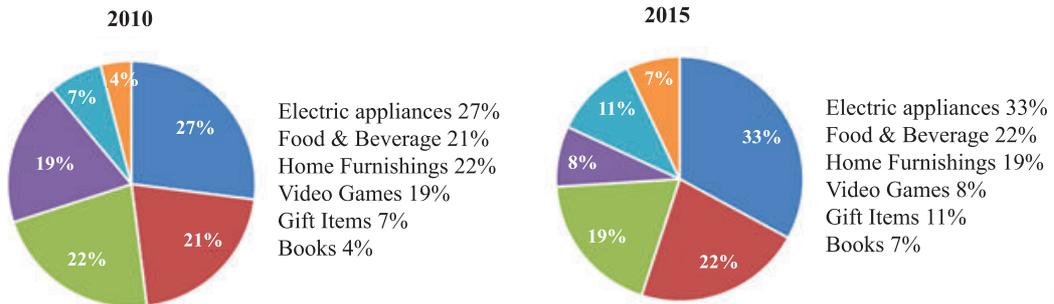
C. Read the following cases and write an article for the youth page in a newspaper suggesting what should be done.

Naila has fifty sets of dresses and still she longs for more. She has some dresses that she didn't wear in the last few months. She didn't have any occasion to wear them.

Pikul went to Cox's Bazar with his family on a vacation. He was unhappy as the hotel was not a 4 or 5 star one.

Tahniah is a true shopper! She feels bad if her parents do not give her all the money she wants to spend. She loves spending more than anything.

- D. All over the world spending is on the rise. Below is a chart that compares shopping trends in Australia in 2010 with those in 2015. Read the chart and the analysis of the trends and figures that follow.**



The pie charts compare the online retail shopping trends in Australia in 2010 with those in 2015. Overall, electronic products, food and furniture comprised the highest percentage of online sales in Australia in both years.

According to the illustration, electric appliances accounted for 27% of online retail sale in Australia in 2010, which was followed by home furnishing and food and beverage with 22 and 21 per cent respectively. Video games purchased by Australian consumers comprised 19% of total online sales in this year. Finally, gift and book sales accounted for 7% and 4% of online retail sales respectively in 2010.

After half a decade, sales of electric products increased by 5% and comprised one-third of the total online sales in 2015. E-commerce of food and beverage items slightly increased while a nominal decrease could be observed in the trade ratio of furniture. Video games became less popular among Australian online consumers as their sales volume decreased by more than 50 percent while a surge could be noticed in the sale of gift items. Books as online retail products were sold more in percentage terms in 2015 than in 2010.

(Source: <https://www.ielts-mentor.com/writing-sample/academic-writing-task-1/59-resource/2997-recent-ielts-graph-with-answers>)

- E. Work in groups. Make a graph showing the increase or decrease in your family's expenses on food items, utility bills, transport and mobile phone charges in the last six months.**