

# Designing for Intentional Consumption

The role of design in supporting agency among Canadian youth for sustainable consumption

by Neecha Klee and Hannah Weider  
Submitted to OCAD University  
in partial fulfillment of the requirements for the degree of  
Master of Design in Strategic Foresight and Innovation  
Toronto, Ontario, Canada, 2026

### **Copyright Notice**

**This document is licensed under the Creative Commons Attribution 4.0 International License (CC BY 4.0). <https://creativecommons.org/licenses/by/4.0/>**

#### **You are free to:**

Share — copy and redistribute the material in any medium or format

Adapt — remix, transform, and build upon the material for any purpose, even commercially

#### **Under the following conditions:**

Attribution — You must give appropriate credit, provide a link to the licence, and indicate if changes were made. You may do so in any reasonable manner, but not in any way that suggests the licensor endorses you or your use.

#### **With the understanding that:**

You do not need to comply with the licence for elements of the material in the public domain or where your use is permitted by an applicable exception or limitation

No warranties are given

The licence may not give you all permissions necessary for your intended use, such as privacy, publicity, or moral rights

## Abstract

Overconsumption persists despite growing awareness of its social, environmental, and financial harms, revealing a gap between attitudes and the consumptive behaviours shaped by digital consumer environments. Social media platforms have transformed how young people engage with consumption by embedding purchasing within spaces designed for entertainment, social interaction, and identity formation. Within these environments, algorithmic recommendations, frictionless payment systems, and persistent advertising compress the distance between exposure and purchase, making consumption more ambient and difficult to resist. Meaningful intervention requires restoring user agency through system-level design strategies that interrupt low-friction consumption behaviours, support more intentional decision-making, and expand alternative ways of meeting social, emotional, and material needs.

This study investigates how design can support reduced consumption among Canadian youth aged 18-25 through a mixed qualitative approach combining semi-structured interviews, horizon scanning, and a participatory co-design workshop. Findings indicate that consumption is closely tied to identity and social participation and is reinforced by digital environments that prioritize speed and visibility, constraining youths' ability to act on their intentions. This purchasing behaviour is further magnified by uncertainty and nihilism about the future which in turn motivates hedonic, joy-seeking purchasing behaviours. The research identifies two complementary directions for intervention: introducing moments of reflection within high-speed digital systems and strengthening alternative infrastructures that reduce reliance on purchasing. Insights from the co-design process informed a portfolio of interventions aimed at making more intentional relationships with consumption both viable and desirable, highlighting opportunities for designers, businesses, and policymakers to reshape consumer environments and restore agency.

## Dedication

We would like to express our sincere gratitude to our supervisor Professor Helen Kerr for her guidance throughout this research process. Her leadership in foresight helped us define a clear scope for this project while encouraging intellectual breadth and analytical rigor. She consistently challenged us to engage deeply with complex problems that resist simple solutions and to examine the structural conditions shaping them.

We are deeply grateful to the youth participants whose candor and reflection made this research possible. Their willingness to articulate ambivalence, contradiction, and aspiration provided the empirical foundation of this thesis.

We also extend our appreciation to the subject matter experts who generously shared their time and insight. Their breadth of knowledge strengthened our analytical framework and introduced critical perspectives on systemic constraints, institutional incentives, and the structural forces influencing contemporary consumption patterns. Their contributions sharpened the accuracy and nuance of the final analysis.

## Who Is this Report For?

This research report serves multiple audiences at different levels of depth. Business and design leaders will find comprehensive strategic value, and anyone curious about these shifts will find frameworks for understanding and action.

### 1) **Business Innovators and Strategic Foresight Leaders**

Consumer culture is undergoing a structural transition. The convenience-driven models that defined the last decade face saturation, fatigue, and declining trust. This research report helps you see what comes next.

#### Learn About

- Strategic lens on sustainability at consumer culture's inflection point
- Early identification of shifting priorities before they become obvious market forces
- Innovation frameworks addressing psychological and emotional needs - beyond novelty and efficiency
- Opportunities to adapt models or design offerings aligned with emerging definitions of value and restraint
- Long-term context that makes short-term signals legible

#### What You Can Do with This:

- Assess tensions beneath dominant trends (hyper-convenience, personalization, constant availability)
- Anticipate which business models will thrive, stagnate, or fail as expectations shift
- Develop engagement strategies prioritizing trust and clarity over excess choice and speed
- Position your organization ahead of countertrend movements gaining momentum

### 2) **Designers, Design Researchers, and UX Practitioners**

The industry assumption that good UX equals frictionless interaction is breaking down. Users increasingly seek constraint, pacing, and cognitive relief. This research report helps you design for what people need.

#### Learn About

- Challenges the speed-ease-frictionless orthodoxy with research-backed alternatives
- Expands "good experience" to include intentional limits and reflective moments
- Deepens understanding of psychological drivers: overload, regret, compulsion, fatigue
- Ethical foundation for balancing utility with responsibility for user wellness

What You Can Do with This:

- Analyze systemic forces reinforcing extractive, convenience-first design
- Distinguish when convenience creates value versus dependency and diminished satisfaction
- Navigate ethical considerations around deliberate friction introduction
- Identify opportunity spaces where friction functions as purposeful design input

### **3) Anyone Curious About Doing Things Differently**

Are you unsure if the current approach is working, whether in how you live, how you parent, how systems around you operate, or how entire industries treat attention and time? If you are open to alternatives and looking for a clearer view of what's shifting, this research report can help.

Learn About

- A framework for understanding why convenience-first systems produce diminishing returns
- Evidence that dissatisfaction with the status quo is widespread and growing
- Research connecting individual experience to larger cultural and economic forces

What You Can Do with This:

- Inform personal choices about technology, consumption, and pace of life
- Shape conversations at home, at work, or in your community
- Ground advocacy or policy work in evidence and emerging precedent
- Contribute to systemic change, at whatever scale you operate

## Positionality Statement

Due to the prescriptive nature inherent in contextual inquiry, qualitative data interpretation, and insight representation, positionality is a central consideration in this research. The researchers conducting this study are Millennial and Gen Z women residing in the privileged shelter of the Global North, leading materially secure lives, and are also participants in the current dominant patterns of consumption. While this positional context aligns us with the core demographic under study, we acknowledge that this proximity does not equate to a comprehensive understanding. We are only a small sample of the Canadian consumer base, and therefore, we require external expert opinion to learn from others. Our proximity to this wicked problem necessitates critical self-reflection throughout the research process to minimize bias as much as possible at various stages.

To reduce the influence of bias and mitigate the constraints of our positionality, we have employed qualitative, open-ended questioning to avoid the influence of primacy. Additionally, during the research synthesis, we used grounded theory as the basis for our coding and affinity mapping, allowing insights to emerge from the data rather than pre-existing hypotheses. These practices will support the development of a qualitative study that reduces the possibility of bias in formation. However, we acknowledge it cannot be removed entirely.

## Table of Contents

Introduction	12
Problem Context	12
The Big Picture	16
Research Methodology	17
Significance	17
Foundational Paradigm	18
Triple Diamond Methodology	19
Limitations and Reflections	22
Diamond One: Systemic Analysis & Foresight	24
Understanding The Broader System	24
Scanning the Emerging Landscape of Youth Consumption	37
How Consumption Behaviour Is Changing	39
Consumer Trends & Signals	40
Normative Future vs. Plausible Futures	47
Four Plausible Future Conditions	51
Summary: Assessing Capacity for Transition	54
Diamond Two: Empathetic Inquiry and Opportunity Identification	57
Patterns Found Across the Cohort	57
Typology of Consumer Behavioural Archetypes	60
Modern Youth Consumer Journey	67
Opportunity Mapping	69
Two Broad Intervention Approaches	70
Gaps	72
Existing Solutions	73
Translating Opportunity Areas into Early Intervention Concepts	74
Diamond Three: Co-Created Interventions Portfolio	75
The Co-Design Session	75
Intervention Outcomes	76
Intervention 1: Gamified Mindful Spending App	78
Intervention 2: Community Sharing Platform	80
Intervention 3: Return of the Original Social Media	82
Intervention 4: Transparency-Forward Shopping Assistant	84
Intervention 5: Third Space Directory	86
Conclusion	88
References	90
Appendix	98

## List of Figures

Figure 1. Triple Diamond Methodology	17
Figure 2. SNS-influenced Consumption Causal Loop	24
Figure 3. Stakeholder Hierarchy and Relationship Map	27
Figure 4. Stakeholder Power–Interest in SNS-influenced Consumption	30
Figure 5. Causal Layered Analysis: Current Context	34
Figure 6. Trend Impact–Uncertainty Matrix	37
Figure 7. Impact, Disruption, and Peak Outlook for Trend 1	38
Figure 8. Impact, Disruption, and Peak Outlook for Trend 2	39
Figure 9. Impact, Disruption, and Peak Outlook for Trend 3	40
Figure 10. Impact, Disruption, and Peak Outlook for Trend 4	42
Figure 11. Impact, Disruption, and Peak Outlook for Trend 5	43
Figure 12. Idealized Causal Layered Analysis	47
Figure 13. Consumer Archetype Matrix: Judgement vs. Expense	58
Figure 14. Consumer Decision Journey	64
Figure 15. Collaborative Artefact Prototyping Session	73
Figure 16. Portfolio Growth Matrix for Interventions	74
Figure 17. Gamified Mindful Spending App	75
Figure 18. Community Sharing Platform	80
Figure 19. Return of the Original Social Media	78
Figure 20. Transparency-Forward Shopping Assistant	79
Figure 21. Third Space Directory	86

## Glossary

**Foresight:** A structured practice that explores multiple futures to inform present-day strategy and decision-making.

**Horizon Scan:** A systematic process that identifies emerging signals, trends, risks, and opportunities that may shape future change.

**Contextual Exploration:** A systematic approach that investigates the external environment to identify signals of change, understand systemic interactions, and map plausible futures.

**Causal Loop:** A systems map that shows how variables influence one another through reinforcing or balancing feedback relationships.

**Power-Interest Matrix:** A stakeholder mapping tool that categorizes actors by their level of power and degree of interest in an issue.

**Hedonic Consumption:** Consumption driven by pleasure, emotion, sensory enjoyment, and experiential gratification.

**Conspicuous Consumption:** The visible purchase or display of goods to signal status, wealth, or social identity.

**Ambient Consumption:** Passive or low-awareness consumption shaped by environmental cues, convenience, and habitual exposure.

**Nihilism:** A worldview that rejects inherent meaning, value, or purpose in life, systems, or social norms.

**Overconsumption:** The excessive use or acquisition of goods and resources beyond functional need or sustainable limits.

**Attitude-Behaviour Gap:** The disconnect between what individuals say they value and how they behave.

**Normative Future:** A preferred future state shaped by collective values, goals, and desired outcomes.

**Plausible Future:** A future scenario that could realistically occur based on current drivers, uncertainties, and system dynamics.

## Statement of Contributions

This Major Research Project was co-authored with shared distribution of work through all stages of planning, research, synthesis, and intervention development. The work reflects a shared process of decision-making and authorship across the project.

Our academic advisor provided oversight and guidance that informed the strategic direction of the research. This support strengthened the use of foresight methods and enabled more nuanced evaluation of uncertainty and long-term implications within the study.

All outcomes presented in this thesis reflect the combined contributions of the co-authors, developed with input from our advisor.

# Introduction

## Problem Context

Canadian youth are navigating several concurrent structural shifts, most notably the expansion of digital connectivity, intensifying economic pressures, and heightened awareness of ecological crisis. These forces operate simultaneously and interact in complex ways. Their effects do not unfold in isolation; rather, they compound and reinforce one another through layered dynamics that often remain obscured in everyday experience. Together, they are transforming not only how youth spend their time and money, but how they understand identity, success, and the future itself. Within this convergence, buying has become easier, more visible, and more emotionally charged than ever before. The impact of this behaviour carries consequences not only for youth wellbeing, but also for the long-term environmental and economic sustainability of Canada.

## Social Media Amplified Overconsumption

Globally, consumer culture has become increasingly digitized, with online retail accounting for a growing share of total purchasing activity. The expansion of social media and e-commerce platforms has accelerated both visibility and convenience, integrating material acquisition into the fabric of everyday life. Canadians spend substantial portions of their day online. Individuals reported spending 20 or more hours online per week in 2022, with youth representing the highest-use cohort across age groups (Statistics Canada, 2024a). Social Networking Sites (SNSs) constitute a significant share of daily digital engagement, embedding promotional content and purchase opportunities directly into leisure and social interaction. During this time, users encounter promotional content and embedded purchase opportunities throughout much of their leisure and social engagement (Cantrell et al., 2022).

Promotional messaging is no longer confined to discrete mass-market advertisements; rather, it is woven into continuous streams of algorithmically curated paid ads, sponsored posts, and influencer-generated content designed to activate targeted consumer desire (Bikowski, 2025). Commercial prompts appear alongside personal communication, entertainment, and news consumption, blurring distinctions between social interaction and marketplace participation. This shift extends beyond heightened visibility and translates into measurable purchasing behaviour. More than half of Canadian merchants now operate across social and mobile sales channels, and nearly 50 percent of consumers report visiting a retailer's website after encountering a social media advertisement (Bush, 2026). Together, these trends indicate a structural shift in purchasing behaviour, with digital ecosystems playing an increasingly central role in shaping consumer decision-making and transaction pathways.

Digital social commerce environments increasingly normalize frequent, low-effort purchasing behaviours (Moghddam et al., 2024) while simultaneously embedding consumption within processes of social comparison, identity performance, and status positioning (Koles et al., 2025). These dynamics are particularly pronounced among young adults. In 2022, nearly 79%

of internet users in Canada reported purchasing goods or services online, with rates rising to 89% among younger cohorts (Statistics Canada, 2024b). Such patterns indicate a generational shift toward online-first consumption that continues to intensify as youth mature as digital natives.

## Youth Identity in the Digital Age

Canadian youth are heavy screen users who often check social applications first thing in the morning and last at night, structuring daily rhythms and shaping self-understanding (Mental Health Research Canada, 2025). As of 2022, 91% of Canadians aged 15 to 24 engaged with social networking sites (Statistics Canada, 2022). They use a greater number of platforms and engage with them more frequently for entertainment, informational content, and social connectivity. Recent Canadian data indicates that Gen Z uses approximately 3.9 social platforms per week and Millennials about 3.4, while older cohorts use fewer platforms (Denham, 2024). As Hjarvard et al. (2019) argue, digital connectivity carries a Janus-faced quality: while it expands communication and social reach, it also creates new forms of dependency that embed daily life within online infrastructures. For young people, disengaging from these platforms risks social and functional disconnection, as peer interaction, identity formation, and marketplace participation have become tightly intertwined within digital environments.

Within this high-frequency, multi-platform environment, social media feeds present curated images of aspirational lifestyles that shape what is perceived as normal and desirable. Social Networking Sites (SNSs) expose users to a continuous stream of idealized content that encourages upward social comparison. Users compare their own lives to curated representations of peers and influencers, often experiencing envy and heightened self-evaluative pressure (Cam & Lee, 2024). SNSs further amplify material display by algorithmically rewarding posts that showcase visible consumption (Shamu et al., 2024), reinforcing idealized self-presentation through platform feedback mechanisms such as likes and comments (Hollenbaugh, 2021). Research on young adults demonstrates that intensive use of social networking sites predicts higher levels of compulsive online buying (Pahlevan Sharif & Yeoh, 2018), with this relationship mediated by materialistic values and money attitudes, including viewing money as a source of power or emotional regulation (Yang et al., 2024). Together, these patterns indicate that an online-first media environment converts time spent on SNSs into a dense field of frictionless purchasing opportunities that routinely transform attention into consumption.

## Consequences & Effects of these Circumstances

### Environmental

Overconsumption now constitutes a central driver of ecological degradation. Global demand for energy, water, and raw materials continues to exceed regenerative capacity, accelerating ecosystem depletion (Millstein, 2025). According to Tim Jackson, the prevailing growth-oriented economic model is fundamentally at odds with ecological limits. He argues that continued expansion of material throughput not only fails to enhance human wellbeing beyond a certain

point but also undermines the ecosystems on which prosperity ultimately depends, exacerbating climate disruption, pollution, and biodiversity loss (Jackson, 2009).

Canada plays a disproportionate role in this pattern. Despite its relatively small population, it ranks among the highest per capita consumers of resources globally (The Canadian Press, 2021). Industrial activity accounts for part of Canada's environmental footprint, but when emissions are calculated on a consumption basis, household consumption constitutes a substantial share of national greenhouse gas emissions, reflecting the environmental consequences of private spending patterns rather than production alone (Statistics Canada, 2019). While aggregate household spending statistics are inclusive of essential goods and living costs, recent expenditure data show a clear rise in discretionary spending emerging as a growing share of household budgets (Statistics Canada, 2025). Peer-reviewed research shows that households are responsible for the majority of greenhouse gas emissions through consumption behaviour, with expenditures on mobility, housing energy, and diet dominating carbon footprints in high-income contexts such that behavioural and policy frameworks are necessary to substantially reduce these impacts (Dubois et al., 2019). At the same time, Canada's household debt-to-disposable-income ratio has risen to historically elevated levels at "185% compared with an average of 125% for all G7 countries" (Statistics Canada, 2024c), indicating that high-consumption lifestyles are structurally embedded within Canada's economic culture.

#### Financial

High consumption patterns intersect with mounting financial vulnerability among young adults. Credit cards and buy-now-pay-later services account for a growing share of this debt, particularly as these tools integrate seamlessly into digital commerce environments (Financial Consumer Agency of Canada, 2025). Recent reporting indicates that Canadians under the age of 35 are increasingly accessing debt-relief services and missing credit payments at higher rates than older cohorts (Benchetrit, 2025), signalling heightened financial strain.

Perceived downward mobility reinforces this strain. Many young adult respondents report feeling worse off financially than their parents at the same age (The Canadian Press, 2026). Home ownership has declined sharply: a study from 2024 showed roughly 26 per cent of young Canadians own a home today, down from 47 per cent in 2021 (Lord, 2024b). Recent polling highlights how out of reach home ownership has become for many Canadians, with average market prices far outpacing typical incomes and contributing to widespread sentiment that buying a first home is increasingly unattainable. (Lord, 2024a).

#### Mental Health

Intensive digital engagement coincides with measurable declines in youth mental health. Canadian youth report the highest daily screen time and SNSs use, alongside elevated rates of depression, anxiety, and suicidal ideation, with those who spend seven or more hours per day at significantly higher risks of adverse outcomes (Mental Health Research Canada, 2025). Provincial data from Ontario show that mental health-related emergency department visits among people under 25 nearly doubled between 2006 and 2017, increasing by about 89%, with

the largest growth observed in those under 21 (Institute for Clinical Evaluative Sciences, 2020). Researchers also document rising loneliness despite constant digital connectivity. Spending as little as two hours per day on SNSs has been associated with significantly higher levels of loneliness and depressive symptoms among young adults (Musto, 2026).

Within this environment, compulsive purchasing frequently operates as a short-term emotion regulation strategy. Compulsive purchasing is increasingly framed as a stress relief strategy among younger cohorts. Although individuals report short-term emotional relief, this coping strategy is associated with heightened financial strain, increased debt burdens, and subsequent feelings of guilt and diminished self-efficacy (Mikhail, 2024).

### The Attitude-Behaviour Gap & Cultural Contradictions of Youth Consumption

Young adults demonstrate a persistent attitude-behaviour gap across both environmental and technophobic values. Many report wanting to reduce screen time and disengage from social media platforms yet remain deeply embedded in them (Kollmuss & Agyeman, 2002; Truelove et al., 2014). Similarly, although young people express strong commitments to sustainability, their purchasing behaviours frequently contradict these values. A national survey of 1,000 Canadian youth aged 16–25 found that 78% report climate change negatively affects their mental health and nearly 73% describe the future as frightening (Galway & Field, 2023). Despite this heightened ecological concern, a 2024 Qualtrics study conducted for Intuit Credit Karma found that over one-third of Gen Z and Millennials self-identify as having a shopping addiction (Intuit, 2024). Across domains, young adults articulate a desire for restraint while simultaneously participating in the very systems they critique.

This gap is shaped by structural constraints rather than individual inconsistency alone. Social networking platforms are intentionally designed to capture and retain attention, reinforcing habitual scrolling (Amirthalingam & Khera, 2024). Broader socioeconomic conditions further complicate behavioural change. Financial precarity and affordability pressures are reshaping young adults' perceptions of long-term planning and economic stability (Sheppard & Coletto, 2025). In *Future Lives* (2024), Policy Horizons Canada identifies the erosion of traditional life milestones, including stable career progression and homeownership as a structural condition that is shaping contemporary behaviour. The report states that when these milestones become delayed or unattainable, individuals adjust their expectations about the future and adopt shorter time horizons in economic decision-making. Under these conditions, people prioritize present-oriented consumption and increase discretionary spending, as long-term planning and deferred reward appear less rational within an environment of sustained uncertainty.

The theory of learned helplessness posits that sustained exposure to uncontrollable conditions reduces motivation to alter behaviour, even when negative consequences are understood (Maier & Seligman, 1976). Scholarship on digital nihilism among young people finds that many perceive contemporary technological and economic systems as so large and entrenched that individual action feels ineffective, contributing to a broader sense of resignation about the possibility of meaningful change (Robson, 2023). Ironically, when individuals experience

powerlessness or constrained autonomy, consumption can function as a compensatory coping strategy that restores a sense of control or psychological relief (Wang et al., 2022), thereby sustaining comfort-focused purchasing rather than motivating structural change. As technocratic systemic constraints continue to disempower consumer autonomy, discretionary spending may paradoxically persist or even increase.

Conversely, emerging countercurrents suggest that this gap is contested rather than absolute. The same 2024 study that reported high rates of self-identified shopping addiction also found that one in five Gen Z and Millennial respondents were participating in a “no-buy” year (Intuit, 2024). Cultural movements such as “underconsumption core” (Radin, 2024) and slow living (Williams, 2024) reflect attempts to reorient values toward intentionality and ecological balance.

## The Big Picture

Online-mediated consumption alters both the scale and structure of economic participation. Digital platforms reduce friction, compress decision time, and embed purchasing within social interaction. In doing so, they normalize frequent, low-cost transactions that accumulate into significant financial exposure. The architecture of these systems prioritizes engagement and revenue growth. Credit integration, one-click payment, and algorithmic targeting extend purchasing power beyond immediate income and detach spending from tangible exchange.

This environment carries material consequences. It increases household indebtedness, accelerates resource throughput, and reinforces an economic model dependent on continual expansion of discretionary demand. Convenience becomes the organizing principle of daily life, often at the expense of deliberation and durability. The result is not simply higher consumption, but a restructuring of expectations about access, ownership, and entitlement. Without deliberate countervailing measures, this landscape deepens financial vulnerability and ecological strain while narrowing the space for disciplined, collective responses.

Ultimately, understanding this transformation is critical for anticipating how consumption patterns will evolve among younger generations who exist within these systems. Without such inquiry, responses from policymakers, designers, and businesses risk addressing surface symptoms rather than the structural conditions that produce them. If frictionless systems currently amplify impulsive consumption and normalize perpetual acquisition, the same channels may be capable of supporting different norms that support autonomous spending, slower and meaningful decision making, personal financial awareness and visibility.

In this sense, the opportunity is not only to reduce harm, but to reconfigure how value is created within these systems. Rather than relying on frequency of transaction as the primary driver of growth, digital environments can support models that prioritize long-term user wellbeing, durability, and sustained engagement over time. This opens the possibility for forms of economic participation where profit is generated through delivering meaningful and lasting value, rather than through accelerating cycles of consumption. Such work can inform strategies

that rebalance convenience with reflection and enable participation in digital economies without reproducing the vulnerabilities that the current model intensifies.

## Research Methodology

### Research Objectives and Questions

This study examines plausible future scenarios of consumption and the potential transitions toward a desirable future landscape. The research objectives are as follows:

Primary Question: How do Canadian Youth understand and experience consumption through the lens of desire, and how can understanding that desire inform future scenarios and potential interventions that reimagine consumer culture?

Secondary Questions:

- What do Canadian youth state are psychosocial influences for their consumption patterns, and do they replicate findings from prior research?
- Is there an attitude-behavioural gap present in this cohort, and if so, what might be influencing it?
- What do young adult consumption patterns look like in a Canadian context (e.g., who is spending the most, and where are they often spending it)?
- What are relevant consumption-slowing intervention methods that align with the needs of young adults?
- Given the power of SNSs in shaping consumer behaviour among youth, can the mechanisms that drive this desire be redirected toward different outcomes?
- What are additional alternatives? How can we pull inspiration from behavioural phenomena and use those beyond SNS or within our intervention?
- What futures could emerge from consumption patterns with or without intervention?

### Significance

This strategic foresight study examines how contemporary consumption systems shape agency, decision-making, and everyday experience in conditions of digital saturation. It frames overconsumption as a systemic outcome of platform design, accelerated choice environments, and continuous demands for engagement rather than as an individual failure of restraint.

The study identifies a growing mismatch between convenience-optimised infrastructures and emerging consumer needs for clarity, autonomy, and cognitive relief. As online fatigue intensifies, people increasingly seek ways to slow decisions, reduce noise, and regain control over how and when they engage with markets and media. The research treats these shifts as signals of a changing consumer landscape with implications beyond sustainability or ethics.

Using future methods, the study maps plausible trajectories of consumption and attention to assess how current systems may stabilize, intensify, or fracture over time. Within this analysis, it surfaces friction as one possible design and entrepreneurial avenue through which new forms of value may emerge. The study does not present friction as a solution, but as a strategic space for inquiry.

The significance of this work lies in its relevance to designers, entrepreneurs, and decision-makers operating in environments shaped by excess and fatigue. By clarifying where consumer expectations are shifting, the study supports more resilient approaches to product, service, and system design that align with evolving demands for agency and quality of life.

## Foundational Paradigm

Due to a focus on subjective constructions of meaning and individual behaviour within complex social systems, this study is grounded in an interpretivist paradigm informed by a constructivist ontology. What constitutes reality for participants is not based on rigid facts but rather on a nuanced human experience shaped by personal contexts. As a result, the research employs a grounded theory approach as its guiding framework and does not test pre-existing hypotheses or fixed models. Instead, it draws insights from the data to inform theoretical development and design outcomes.

The methodology integrates qualitative and participatory methods within a desire-based inquiry framework. Each phase builds on the previous one to generate layered, iterative insights throughout the research process. Interpretation of the data prioritizes reflective analysis, allowing findings to surface unmet needs and reveal behavioural influences. By allowing emerging findings to guide the discovery process, the research generates grounded outcomes that are informed first and foremost by the participants.

## Ethical Considerations

This study involved minimal risk to participants. All research activities were designed to respect participants' autonomy, privacy, and emotional well-being. The study has been structured to comply with institutional ethical standards and obtained clearance from the OCAD University Research Ethics Board before engaging with human subjects.

Participants received clear and accessible information about the study's purpose, process, and use of data. Informed consent was obtained in writing before participation.

Interview and co-design protocols were designed to avoid psychological distress. While participants reflected on personal or emotional experiences related to consumption and identity, the format remained conversational and non-clinical.

These measures mitigated risk and ensured that participants were treated with care, respect, and confidentiality throughout the research process.

## Triple Diamond Methodology

**Figure 1**

*Triple Diamond Methodology*



*Note.* The Triple Diamond methodology structures the research process across three sequential phases: contextual foresight exploration, problem definition and reframing, and co-design-led solution development and testing.

This study follows a Triple Diamond methodology (see Figure 1) that moves from broad systemic exploration to focused problem definition, to participatory solution development. Each diamond builds on the previous one, allowing early strategic foresight to be progressively grounded in lived experience and co-created intervention.

For a study examining youth overconsumption, this orientation is essential. The issue is shaped by economic dependencies, digital infrastructures, and cultural myths that operate as an ecosystem. Beginning with a systems and foresight analysis ensures that subsequent problem framing does not default to myths of lone consumer behavioural but remains attentive to structural leverage points. The later application of the traditional Double Diamond grounds these systemic insights in empathetic inquiry and develops interventions with practical appeal. Through this model, the methodology aligns with a grounded theory paradigm. Thus, theory emerges from engagement with context, and solutions are built in response to real constraints.

### Diamond One: Systemic Analysis & Foresight

The first portion of the study focuses on understanding the problem holistically through a systemic analysis and strategic foresight lens. The objective is to fully understand the full breadth and detail of the landscape in which modern youth consumers are embedded.

This phase begins with horizon scanning and contextual exploration, examining the social, technological, economic, environmental, political, and values-based forces shaping modern consumption. The research diverges across trend analysis, weak signals, systemic mapping, and scenario building to surface how shifts in identity, precarity, digital platforms, and emotional regulation interact.

Expert data is embedded within this section to formulate a fulsome scope of systemic stakeholder experiences and better understand limitation rationale. Semi-structured interviews with experts in business, systems thinking, public policy, and design examine consumption as a behavioural system, identify constraints that limit behaviour change, and assess where prior interventions have failed or stalled. Interview data are thematically coded and synthesized with findings from the horizon scan and system maps to strengthen the plausibility and internal coherence of the resulting future scenarios.

This combined foresight work enables the study to:

- Understand relationships between stakeholders, platforms, institutions, and individuals
- Identify dominant narratives and structures that sustain current consumption patterns
- Assess signals of change and plausible future trajectories
- Surface major drivers and leverage points for potential intervention

The diamond converges by prioritizing search fields and focal areas of inquiry. Long-term risks are analyzed alongside emerging opportunities in order to clarify pathways toward a preferred future. Convergence narrows this expansive view to the most consequential motivations, constraints, and accessible leverage points shaping young adult consumption.

## Diamond Two: Empathetic Inquiry & Opportunity Identification

Utilizing the narrowed scope of the prior phase, the second diamond deepens inquiry into the prioritized areas, shifting from system-level abstraction to qualitative research into individual behavioural experiences and rationale.

By engaging with youth participants (aged 18 to 25) in semi-structured conversations, we explore how consumption functions emotionally, psychologically, and socially in participants' lives. Youth reflect on recent purchases, emotional triggers, social media influences, financial experiences, and self-regulation practices to paint a descriptive picture of their contexts.

Narratives are coded and mapped to identify:

- Patterns in motivation and emotional reliance on consumption
- Unmet psychological or social needs that consumption fulfills
- Tensions between values, financial realities, and behaviours
- Points where current systems fail to support non-material fulfilment

This phase evaluates the social and practical viability of the foresight findings and intervention. It examines whether young adults recognize the systemic conditions identified in earlier analysis and how they interpret their capacity to act within those conditions. Testimony is coded to determine which structural drivers are experienced as salient, which are contested, and which are perceived as beyond individual influence.

It also assesses the likelihood of buy-in. The analysis investigates whether participants are open to intervention, what forms of change they consider legitimate, and which proposed strategies align with their constraints and motivations. The convergence of this phase produces clearly defined problem statements grounded in expressed pain points, perceived barriers, and feasible avenues for engagement. These defined problems constitute the opportunity space for intervention. They identify where structural leverage and participant readiness intersect, and therefore where meaningful and actionable change can be designed.

## Diamond Three: Co-Created Interventions Portfolio

The final phase focuses on exploring intervention mechanisms that support behavioural regulation and discipline within existing structural constraints, rather than attempting to eliminate consumption outright. Having identified systemic leverage points and assessed participant buy-in, this stage moves into structured divergence to generate solution pathways aligned with both long-term risk mitigation and near-term feasibility.

Building on defined pain points, motivations, and accessible leverage points, this phase investigates how youth can be supported in navigating overconsumption in ways that are credible and actionable. Divergence enables the generation of multiple intervention concepts oriented toward a preferred future.

This phase involved a co-design workshop that positioned young adults as contributors to solution development. Participants ideated and iterated on mechanisms that could be embedded within platforms, services, or social systems, including behavioural guardrails, reframed incentives, visibility controls, friction-based design elements, and supportive accountability structures.

Outputs were analyzed to surface:

- Viable forms of discipline that participants experience as supportive rather than punitive
- Modes of consumption that feel intentional and less habit-driven
- Intervention logics that maintain autonomy while reducing harm
- Engagement strategies that acknowledge emotional regulation needs

Convergence results in a portfolio of intervention strategies and defined opportunity areas. These outputs are designed to meet articulated needs while advancing pathways toward a preferred future within a high-pressure consumption environment.

Following insights generated through the three-diamond process, the project produced a series of outputs that synthesized and communicated the key focal findings identified throughout the research. In particular, the study focused on the following areas of inquiry:

1. To examine how Canadian youth interpret consumption-related desires in the context of their digital and social environments.
2. To identify the emotional and social drivers that influence consumption behaviours among youth, particularly within systems shaped by online-mediated drivers such as social networking sites (SNSs).
3. To assess how identity formation, personal gratification, and social belonging are mediated through consumer practices among youth.
4. To investigate which intervention strategies may resonate most with youth consumers.
5. To apply established foresight methods to envision alternative futures regarding consumption patterns.
6. To develop a strategic intervention or prototype that meets consumer needs and supports the trajectory toward a desired future.

## Limitations and Reflections

This study primarily engaged college and university students, which necessarily situates the findings within a specific social and economic context. The financial experiences, consumption constraints, and decision-making processes of students may differ from those of young adults who are fully integrated into the workforce and who may have access to different resources, responsibilities, and future expectations. Additionally, male participants were underrepresented in the sample, which may limit the breadth of gendered perspectives captured.

In keeping with qualitative research traditions, the findings are not intended to be statistically generalizable, but rather to offer contextually grounded insights into emerging attitudes,

motivations, and meaning-making processes among a particular cohort of young adults. The value of this work lies in its capacity to inform interpretation, theory development, and future inquiry, rather than to establish definitive or universal claims. Future research would benefit from more demographically diverse and occupationally varied samples to enhance transferability and to further examine how these patterns may manifest across different segments of the young adult population.

# Diamond One: Systemic Analysis & Foresight

## Understanding The Broader System

The system dynamics fuelling consumption behaviour operate at multiple, interrelated levels. At the individual level, consumption functions as a mechanism of identity construction and emotional regulation. Individuals make purchasing decisions within contexts shaped by self-concept, social comparison, and affective states.

At the societal level, platform infrastructures, cultural expectations, and economic growth imperatives normalize and reward high levels of consumption. Digital architectures reduce friction between desire and acquisition, while broader market systems depend on continual expansion.

At the stakeholder level, power, responsibility, and capacity to intervene distribute unevenly across actors, including technology firms, financial institutions, policymakers, brands, and consumers. Each holds a different degree of influence over how consumption patterns are structured and sustained.

Distinguishing these levels clarifies how media-driven consumption becomes embedded within a wider system rather than emerging solely from individual choice. It also identifies where leverage points may exist, a framework that the following sections examine in greater detail.

### What Drives Consumption at the Individual Level?

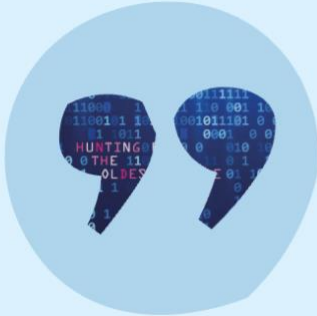
Public commentary often attributes high levels of spending among young people to laziness, entitlement, or deficient self-discipline, framing consumption as a matter of individual moral failure rather than structural condition. This narrative, however, provides only a partial account. However, Wells (2005) instead locates this recreational spending within structural economic pressures and the broader psychosocial mechanisms that shape consumption behaviour. Viewed through this lens, youth overconsumption reflects systemic reinforcement rather than isolated deficits in willpower.

A central mechanism shaping consumption behaviour is visibility bias: individuals benchmark spending against what they can observe in their immediate social environment. Because consumption is publicly displayed while saving, debt repayment, and financial restraint remain largely invisible, perceived norms skew upward (Han et al., 2023). New clothing, restaurant meals, and travel circulate socially; prudent financial management does not. As visible expenditure increases, higher levels of consumption appear typical and socially endorsed. The process is cumulative: greater visibility produces stronger normative pressure, which in turn generates further display.

SNSs intensify this dynamic. Digital platforms expand exposure to curated and aspirational content, increasing opportunities for upward social comparison. Research shows that repeated

exposure to idealized portrayals heightens dissatisfaction and self-evaluative concern (Merino et al., 2024). Over time, perceived discrepancies between actual and ideal selves widen. Purchasing can function as an attempt to narrow that gap. Empirical studies find that social media–induced envy mediates the relationship between exposure to luxury content and purchase intention (Loureiro et al., 2020).

These effects extend beyond episodic overspending. Research on online compulsive buying demonstrates that upward comparison in digital environments predicts repetitive and financially harmful purchasing behaviour (Ling et al., 2023). Self-perceived status moderates this process: individuals who view themselves as lower in status are more likely to engage in compensatory consumption, seeking to “buy” an improved or superior identity (Xu et al., 2022). While intrinsic self-worth can buffer sensitivity to comparison, platform design typically amplifies visibility, novelty, and engagement rather than reinforcing internal forms of valuation.

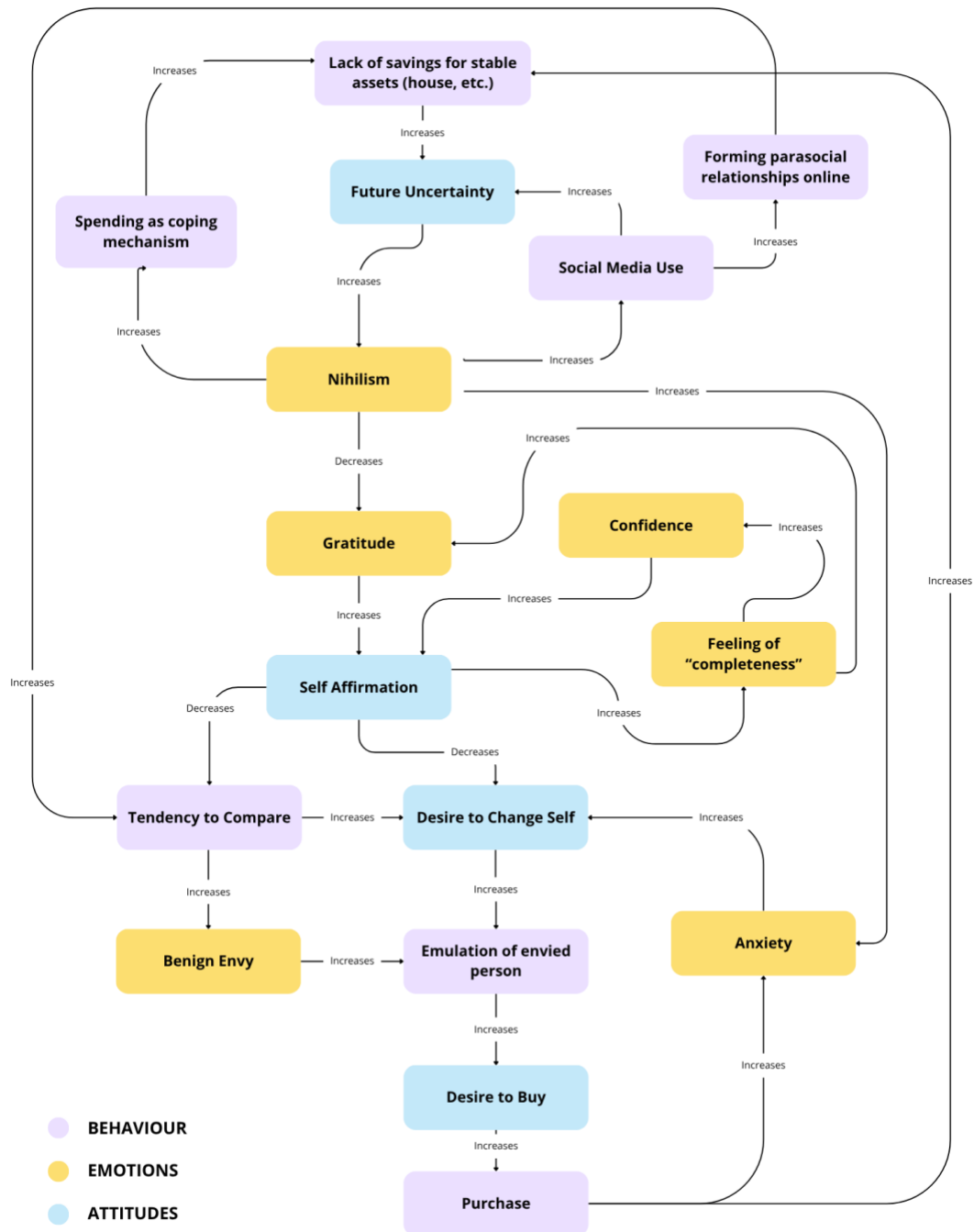


**“There’s this thing called the cultivation hypothesis... when you see things happening in the media... you tend to believe that that reality is reality. You start seeing that as reality.”**

*- Associate Professor in Marketing Management*

Influencer culture adds another layer. Parasocial relationships, one-sided emotional bonds between followers and influencers, increase the perceived credibility of product recommendations, making audiences more receptive to promoted purchases (Yan & Takahashi, 2025). The combination of personal trust, perceived similarity, and aspirational signalling creates a powerful driver. When buying becomes a repeated response to comparison, envy, or parasocial influence, it can undermine long-term financial security while failing to resolve the pressures that prompted it in the first place.

**Figure 2**  
*SNS-influenced Consumption Causal Loop*



*Note.* The causal loop illustrates how social networking sites intensify consumption through reinforcing feedback between algorithmic exposure, social comparison, desire formation, and repeated purchasing behaviour.

## How Platforms Reinforce These Dynamics

Although these patterns play out in individual psychology, they are reinforced by design choices embedded in platforms and commerce ecosystems. The architecture of social media platforms actively facilitates and rewards consumption-oriented content. Algorithmic recommendation systems and attention economies privilege visually appealing, aspirational posts while influencer ecosystems monetise these dynamics. Increasingly, these platforms are not merely advertising intermediaries but fully integrated retail environments. TikTok Shop, Instagram Checkout, and similar embedded e-commerce features enable users to complete purchases without leaving the app, blurring the lines between entertainment, social interaction, and transactional exchange. In some cases, platforms even own and promote their own product lines, creating a closed-loop system where the platform both generates desire and captures the sale (Jarrett, 2023).

This integration of commerce into social feeds transforms consumption into a seamless, ambient activity. Users can move from passive viewing to purchase in a matter of clicks, often prompted by algorithmically surfaced content designed for emotional resonance and immediacy. Research on both parasocial online relationships and source credibility effects further shows that purchasing decisions in these contexts are mediated by relational trust, perceived authenticity, and identity alignment with the content creator (Yan & Takahashi, 2025). This positions consumption not only as an economic act but also as a communicative one; an expression of identity, affiliation, and participation in shared cultural narratives.

The result is that consumption becomes frictionless. Users scroll, tap, and buy in seconds, prompted by content tuned to hit emotionally. What drives the purchase isn't just the product; it's trust in the creator, a sense of shared identity, and the feeling that buying is a form of participation. Consumption becomes not just an economic act but a communicative one - an expression of who you are and who you want to be seen as.

## Who Controls the System?

While these dynamics are experienced at the individual level, they are structured and sustained by a broader network of actors whose incentives, capabilities, and responsibilities are unevenly distributed. Understanding how this system persists therefore requires examining who holds power within it, and who is positioned to meaningfully intervene. At its core, the persistence of overconsumption is shaped by how power is distributed across the system. To examine this, a stakeholder needs hierarchy and power-interest matrix was developed to analyze how power, responsibility, and incentive alignment shape the system's endurance.

### Purpose and framing

A stakeholder needs hierarchy (Figure 3) and power-interest matrix (Figure 4) are used to build a clearer understanding of who holds power within the overconsumption system and how that power relates to the persistence of the problem. By situating different actors in relation to one another, the analysis makes visible the discrepancies between responsibility and willingness to act. Identifying leverage points requires not only spotting bottlenecks in the system but also understanding why power is constrained there.

### Economic incentives and growth-driven power

Economic incentives and growth-driven power within the attention economy fundamentally limit the openness of its actors to systemic change. Influencers, businesses, and platforms derive direct financial benefits from continued consumption because their revenue models are tied to attention, data extraction and product sale conversion (Chen, 2022). Calls for accountability directed at social media platforms tend to be ineffective because they conflict with strong profit incentives linked to algorithmic amplification, addictive design, and the maximization of screen time (Lu, 2024). Within this system, there is minimal motivation to pursue change for non-financial reasons, as platform algorithms are deliberately engineered to prioritize engagement metrics - often at the expense of user well-being - to sustain advertising revenue. Ideals alone are insufficient to disrupt structures that are deeply embedded in growth-oriented value systems.

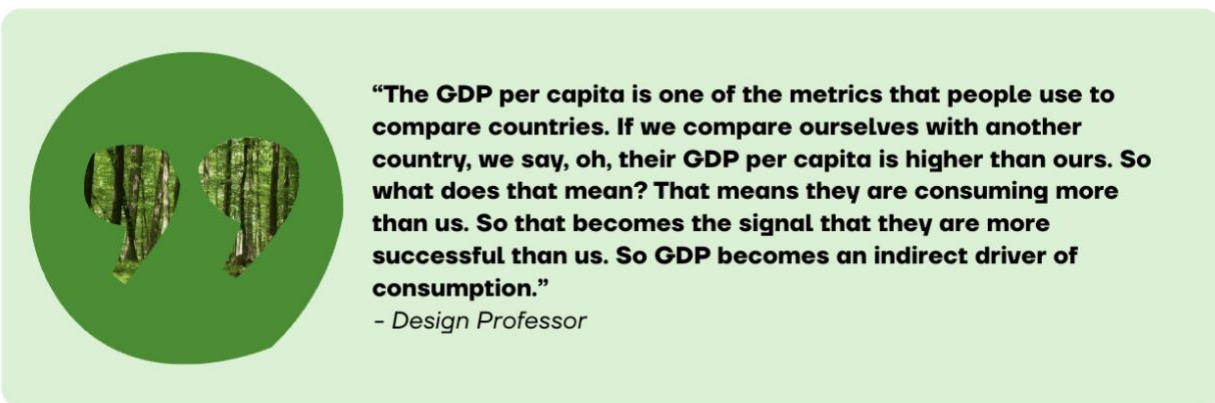
**Figure 3**  
Stakeholder Hierarchy and Relationship Map



*Note.* This stakeholder relationship map illustrates how power is distributed across institutional, commercial, and consumer actors, highlighting asymmetries that sustain overconsumption systems.

## Government Power and Structural constraints

Although public discourse often positions government regulation as the primary intervention point, this analysis highlights why meaningful action at this level is currently unlikely. Governments face multiple constraints, including the absence of a unified governing body for social media, accusations of speech suppression, and sustained lobbying from major technology firms. Big tech's economic significance within Canada's innovation and AI growth agenda further complicates regulatory incentives, making intervention politically and economically costly (Black et al., 2026). Social media platforms increasingly operate as infrastructures of political agenda-setting during elections, where influencers, paid ads, and algorithmic amplification reshape public discourse with strategic value to political actors (Canadian Digital Media Research Network, 2025). As a result, governments have limited incentive to prioritize population wellness or happiness in this sphere over maintaining global influence. This dynamic explains public feelings of political disempowerment and the emergence of nihilistic attitudes toward governmental accountability, as formal power structures appear unwilling or unable to intervene.



## Brands and precarious attention-based power

Brands currently operate in a volatile environment defined by competition for visibility and virality. Their primary objective is to be seen and heard within an oversaturated attention economy, often at the expense of genuine listening or trust-building. Public perception management consumes significant resources, as brands are highly exposed to reputational risk and can quickly become viral for negative reasons. Audience targeting frequently takes precedence over coherent brand positioning, with visibility prioritized over authenticity. This places brands in a fragile position where attention functions as currency, but trust remains unstable. As consumer values shift and fatigue with performative marketing grows, this form of power appears increasingly unsustainable.



**“[Brands] confuse attention with trust. Attention nowadays is rented. Trust is earned. They think cool content equals connection. It doesn’t anymore. Respect is what does.”**

*- Brand Strategist*

### Stakeholder matrix implications

At its most fundamental level, the stakeholder matrix reveals a central imbalance: power sits with those least incentivized to change, while motivation to change sits with those holding the least power. Users and the general public demonstrate strong interest but hold limited influence, while platforms and economic actors retain significant power with little incentive to act.

Visualizing this imbalance clarifies why responsibility is diffuse, leverage points are difficult to access, and systemic change remains stalled despite widespread recognition of harm.

Online communities, as unified forces, are the only outliers in this, demonstrating greater collective power. Negative reviews and community narratives can harm a brand, bankrupting potential bad actors through enough exposure.

**Figure 4**  
*Stakeholder Power–Interest in SNS-influenced Consumption*



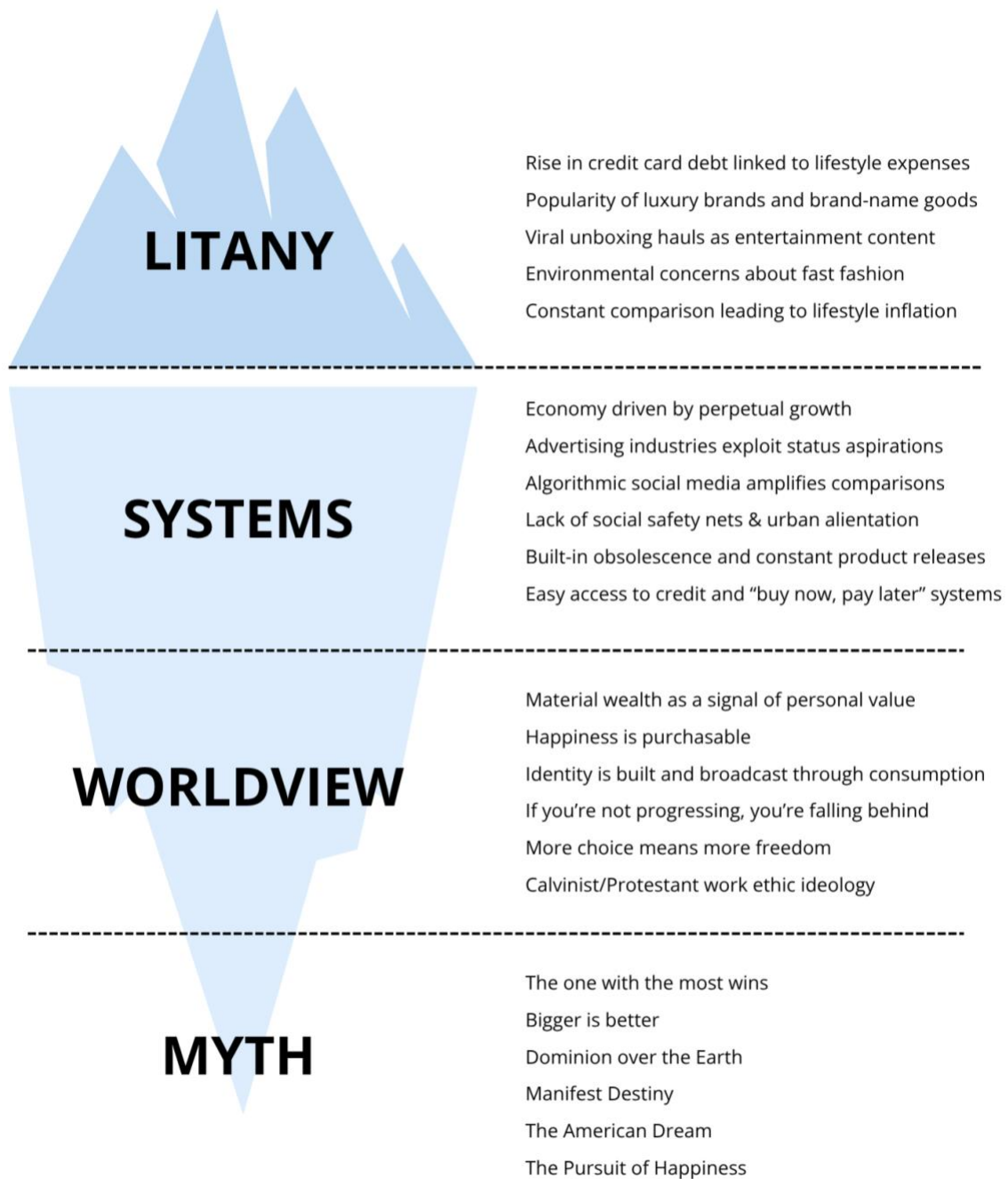
- **LEGISLATIVE BODIES**  
 DIGITAL POLICY BODIES (ISED, CANADIAN HERITAGE, AND OPC), GOVERNMENT OF CANADA
- **DIGITAL EXPERIENCE**  
 SOCIAL PLATFORMS, ONLINE COMMUNITIES
- **PRODUCERS/SELLERS**  
 BRANDS/ADVERTISERS, INFLUENCERS
- **INDIVIDUALS**  
 IN-PERSON COMMUNITY, CONSUMER/USER

*Note.* This matrix maps stakeholders by their degree of power and interest, clarifying which actors hold the greatest capacity to shape system outcomes and intervention pathways.

This analysis directly shaped the project's scope and explains the decision to focus on individuals as movers within the system. While users often feel disempowered by the absence of government action and the dominance of market forces, attention remains their most meaningful asset. In an attention-driven economy, visibility is currency, and brands are structurally dependent on being seen amid constant noise. This dependency creates a point of influence that is frequently underestimated. Although institutional power appears distant and unresponsive, the market itself is responsive to collective shifts in attention, values, and behaviour. As such, consumers hold more authority than is commonly perceived, not through formal power, but through their ability to shape what is rewarded, amplified, and ultimately deemed valuable within the system.

### Causal Layered Analysis: Trapped in a Cycle of Novelty and Consumption Myths

Drawing on Sohail Inayatullah (1998), a Causal Layered Analysis (CLA) provides a framework for examining complex issues from a systems perspective by unpacking the multiple layers through which social phenomena are both constructed and sustained. Rather than focusing solely on surface-level trends or observable problems, CLA encourages researchers to interrogate the deeper cultural and ideological structures that shape how an issue emerges and persists. This layered approach allows analysts to move beyond linear explanations and instead situate present conditions within broader systems of meaning, power, and collective belief.

**Figure 5***Causal Layered Analysis: Current Context*

*Note.* This analysis deconstructs the present overconsumption landscape across four layers, moving from observable symptoms to the deeper narratives and worldviews that shape current realities.

The CLA (Figure 5) examines four interconnected layers: litany, systems, worldview, and mythology. The litany level captures the visible symptoms of a problem seen in headlines or widely circulated concerns. The systemic level explores the structures that produce or reinforce the issue. The worldview level investigates the dominant ideologies and value systems that legitimize these structures. Finally, the myth and metaphor level considers the deep cultural narratives and symbolic frames that shape collective imagination at a subconscious level. By analysing an issue across these layers, we reveal how structural dynamics and cultural narratives interact to reproduce the foundations of our problem.

Our consumption CLA begins with the litany, where overconsumption appears through visible patterns of frequent purchasing and accelerated product turnover. At this level, the issue is recognized through observable behaviour and widely discussed trends. However these surface indicators describe the scale and prevalence of consumption, not explaining the conditions that sustain it. As the analysis moves deeper, attention shifts toward the systems that structure these behaviours. Platform economies, frictionless payment infrastructures, and marketing strategies designed around urgency and novelty collectively normalize high purchasing frequency and sustain demand.

Most saliently, the central insight emerges at the level of worldview and myth. At the level of worldview, personal value becomes closely tied to outward demonstrations of success, productivity, and status. Consumption functions as a primary mechanism through which individuals communicate competence, aspiration, and belonging. Beneath this worldview, deeper cultural narratives reinforce the pattern. Traditions linked to Calvinist moral discipline, the aspirational promise of the American Dream, and cultural beliefs that equate variety with vitality frame accumulation and novelty as indicators of progress. Within this narrative structure, competitive acquisition appears rational and desirable, while restraint is often interpreted as stagnation rather than responsibility.

This analysis shows that the consumption behaviours visible at the surface are produced and reinforced by deep structural, ideological, and cultural conditions. The frequency of purchasing and rapid turnover of goods reflects ideological systems and cultural narratives that prioritize convenience, endless growth, and signifying status. Ultimately, these narratives link consumption to progress, success, and belonging. Meaningful change therefore requires attention to these structures that uphold comparison and competition rather than focusing solely on observable behaviour.

### Check-in for Audiences

#### Businesses

Where do you exist within this system? How do your revenue models, incentives, and design choices reinforce or challenge the consumption dynamics described above? Do you have the capacity to shift toward models where long-term value, trust, and durability are prioritized over transaction volume?

<b>Designers</b>	Where do the experiences you design sit within this system? How might interface choices, recommendation systems, and frictionless pathways reinforce existing power dynamics? What responsibility do designers hold in shaping environments that either accelerate or interrupt cycles of consumption?
<b>Policymakers</b>	Where does responsibility for addressing these dynamics sit within existing governance structures? How might regulation, public infrastructure, and institutional leadership help rebalance incentives that currently prioritize engagement and economic growth over social and environmental wellbeing?
<b>Youth and Individuals</b>	Where do you see yourself within this system? In an attention-driven economy where visibility functions as currency, how might individual and collective choices about attention, participation, and purchasing shape what products, brands, and values are amplified?

## Scanning the Emerging Landscape of Youth Consumption

### Overview

To design interventions that effectively promote degrowth-oriented mindsets among Canadian youth, this study examines the structural conditions and emerging dynamics shaping contemporary consumption. Interventions aimed at shifting behaviour must account for how current patterns are sustained, where they appear unstable, and which forces may meaningfully influence their evolution. The purpose of this horizon scan is therefore to map the broader landscape within which youth consumption is embedded, with particular attention to systemic drivers rather than isolated behaviours.

A structured horizon scanning approach was employed to support this analysis. Horizon scanning is a core method in futures thinking used to detect early signals of change, surface emerging uncertainties, and expand the range of plausible futures under consideration. Rather than predicting a single trajectory, it enables researchers to identify patterns, tensions, and discontinuities that may shape multiple possible outcomes. This orientation is particularly relevant when designing interventions intended to remain robust across uncertainty and variability.

The scan was organized using a STEEPV framework, which categorizes signals across Social, Technological, Economic, Environmental, Political, and Values domains. This structure supports systems-level sensemaking by ensuring that consumption is examined as part of an interconnected sociotechnical system rather than as a purely individual or market-driven phenomenon. Scanning across domains makes visible the interactions between platform infrastructures, cultural narratives, economic pressures, governance conditions, ecological constraints, and shifting belief systems.

Signals were interpreted as indicators of evolving conditions rather than as predictions. Their purpose was to illuminate areas of reinforcement and strain within the current system, clarify where assumptions about consumption may be destabilizing, and identify domains where uncertainty is most pronounced. To deepen interpretation and reduce speculative bias, Subject Matter Experts were engaged to situate signals within both disciplinary knowledge and lived experience. This combination strengthens the plausibility and systemic grounding of the analysis that follows.

The outcome of this horizon scan is a structured understanding of the forces and uncertainties influencing youth consumption. This foundation supports the trend synthesis and critical uncertainty analysis that follow.

### Signal Collection

This horizon scan establishes a foundation for examining youth consumption in Canada during a period of sustained global connectivity and continuous access. Consumption operates within a

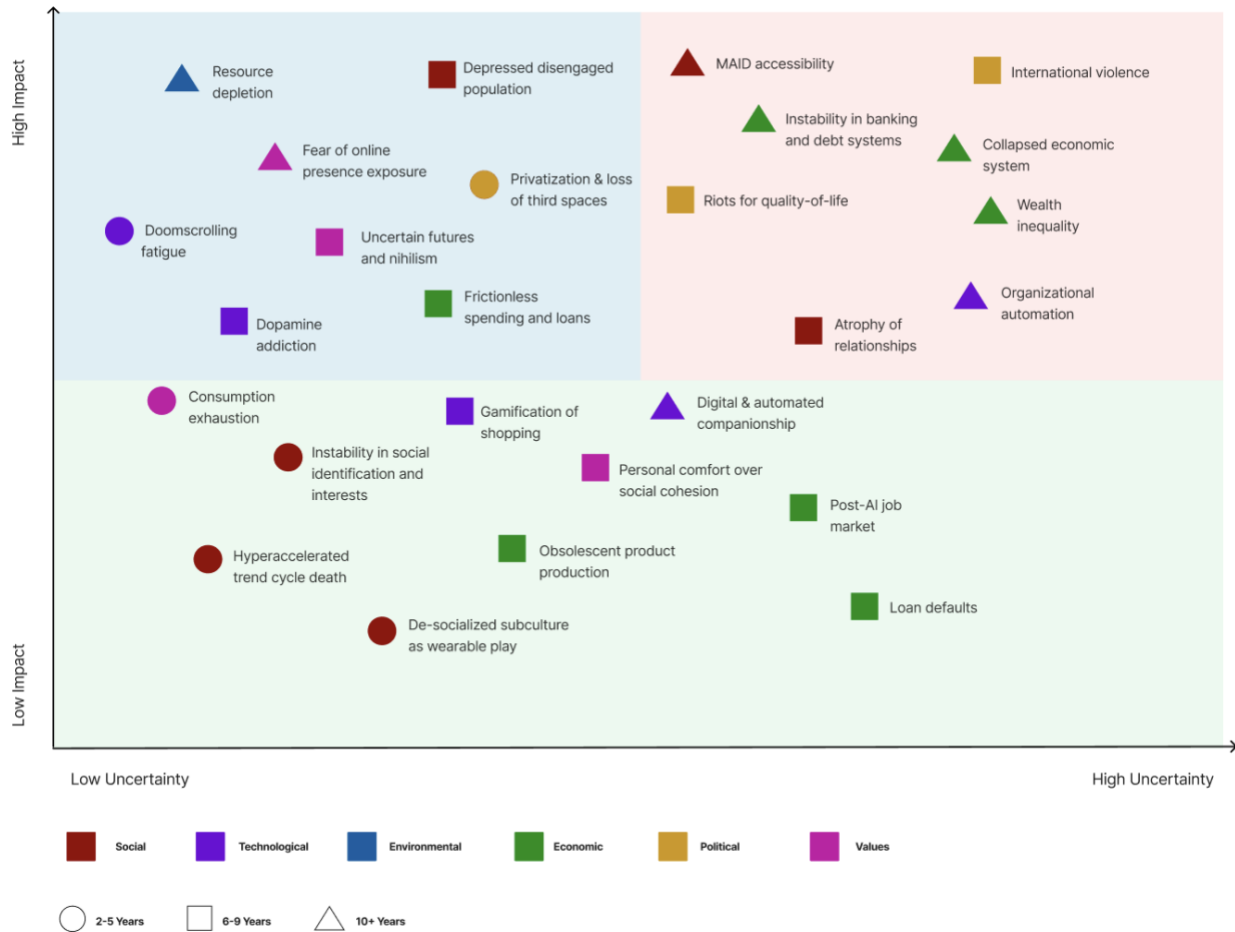
dense environment of platform mediation, social visibility, and constant information flow. During this phase, signals related to consumption justification, digital life, and systemic structures were assembled to understand how current patterns unfold under ongoing informational pressure.

This research phase is focused on sensemaking across multi-sectoral weak signals and evaluating trends that pose potential risks. Signals functioned as indicators of how consumption continues, mutates, or destabilizes as its underlying conditions evolve. By articulating multiple potential futures, this work supports the development of solutions designed to operate across uncertainty and variability. This approach treats futures thinking as risk management, enabling the creation of interventions with structural resilience and sustained relevance across shifting conditions.

Through our initial research, we identified 75 diverse signals across these STEEPV categories, including both social listening and formal sources, gaining a deeper understanding of diverse weak signals. Signal sources include news, opinion pieces, webinars, social media posts, podcasts, and other relevant platforms. This expansive protocol encourages looking beyond formal academic research to scan contemporary occurrences outside the traditional regional, thematic and social 'bubble' (United Nations, 2022). Ultimately, this provided a comprehensive lens for collecting a broad range of signals while ensuring that young adults' experiences remained foregrounded.

## How Consumption Behaviour Is Changing

**Figure 6**  
*Trend Impact–Uncertainty Matrix*



*Note.* The matrix positions identified trends according to their potential systemic impact and degree of future uncertainty, highlighting priority drivers for scenario development and foresight exploration.

Drawing on our STEEPV repository, we began to synthesize patterns across intersecting signals reinforcing online-enabled overconsumption and youth social wellness. Across this synthesis, we identified notable patterns including affordability pressures, ease of access, social belonging, frictionless payment systems, and convenience-driven design, all of which converge. We examined how they interact and reinforce one another within digital environments, then explored how each pattern could plausibly extrapolate over time under different conditions.

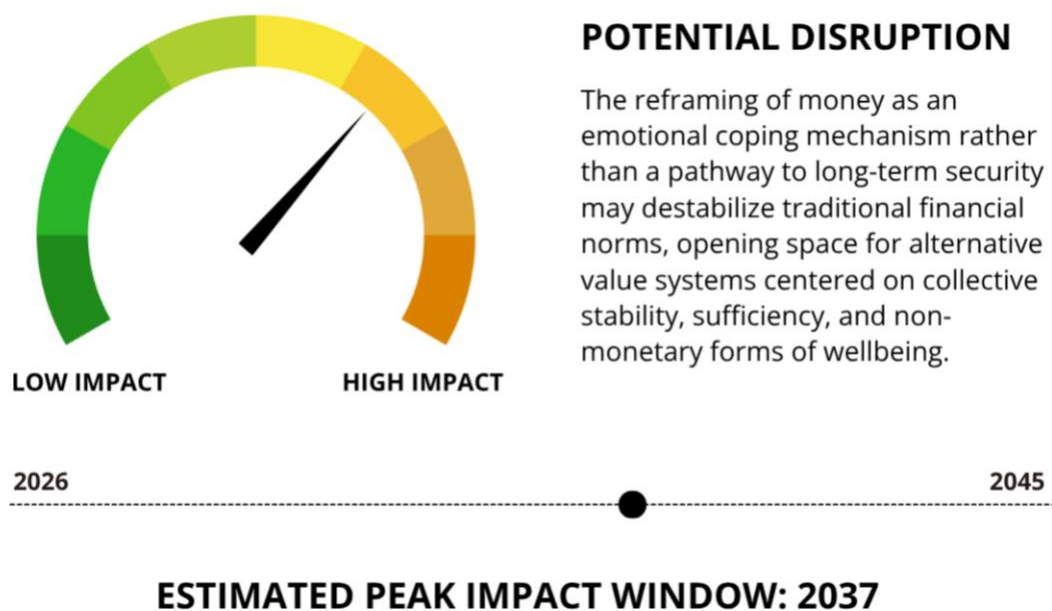
These extrapolations were plotted on a critical uncertainty matrix (Figure 6), evaluating each by its level of uncertainty (the likelihood of future outcomes) and its potential impact (the scale and

significance of consequences). This allowed us to distinguish between predictable continuations and more volatile, system-shaping possibilities. The quadrant characterized by high uncertainty and high impact became the primary focus of our analysis, as these dynamics carry the greatest potential to reshape behaviours, norms, and social structures. From these critical uncertainties, we developed the core trends and scenarios, which form the foundation for the analysis that follows.

## Consumer Trends & Signals

### Trend 1: Money Under Pressure: The New Economics of Everyday Life

Figure 7  
Impact, Disruption, and Peak Outlook for Trend 1



Young people's relationship with money is shifting under sustained cost-of-living pressures and increasingly frictionless digital consumption environments. As long-term financial milestones such as homeownership, savings, or debt-free stability feel increasingly unattainable, everyday spending takes on new emotional significance. Practices like "little treat culture" frame small purchases as acts of self-care, offering momentary relief from stress and uncertainty, while buy-now-pay-later services and ultra-low-cost e-commerce normalize impulsive, debt-driven consumption. Together, these dynamics produce a pattern of oscillation between financial caution and habitual micro-spending, redefining money less as a tool for future security and more as a means of managing emotion, convenience, and short-term coping.

### Signals of Change

- Cost of living increase: Rising rent, food, and energy prices (Policy Horizons, 2024) (Lipovetsky, 2024)
- Digital platforms ubiquitousness: Low-cost e-commerce apps and buy-now-pay-later schemes are abundant and becoming the norm compared to traditional brick and mortar shopping (McCorvey, 2025).
- Cultural narratives: “Little treat culture” reframes consumption as self-care, positioning small purchases as essential (Eugene, 2025)

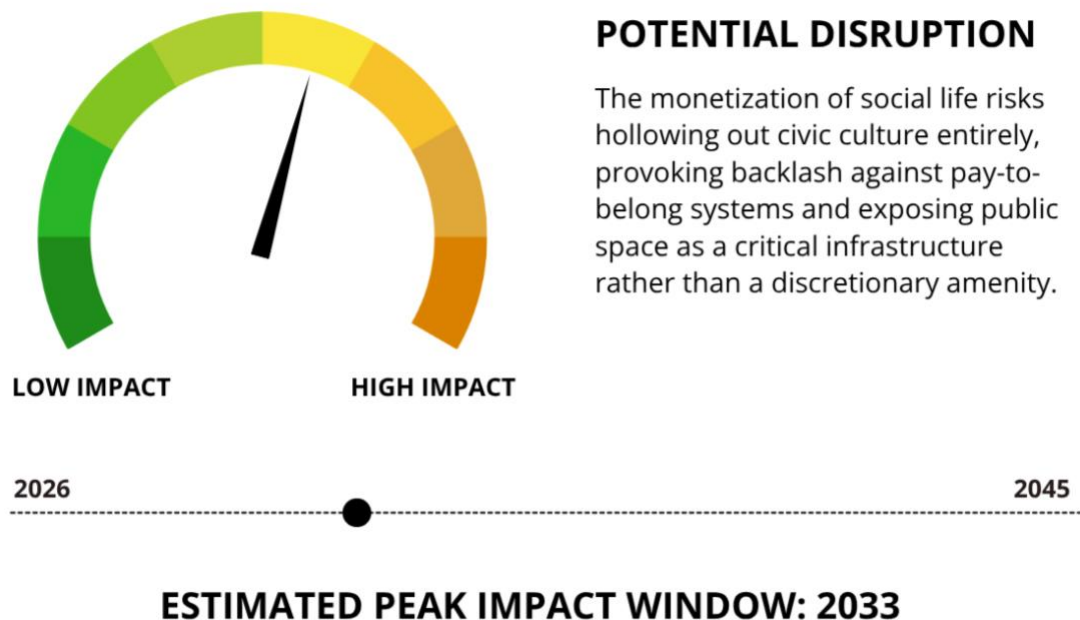
### Implications

As money becomes a tool for emotional regulation rather than long-term security, financial precarity deepens and planning horizons shorten. Widespread reliance on micro-debt weakens trust in credit systems and increases vulnerability to systemic instability, while reinforcing consumption as a primary coping mechanism rather than a discretionary choice.

### Trend 2: Priced Out of Public Life

Figure 8

Impact, Disruption, and Peak Outlook for Trend 2



Across Canadian cities, access to informal, low-cost public and social spaces is steadily shrinking. Parks, libraries, recreation centres, and other “third places” are becoming less usable due to underinvestment, overcrowding, privatization, and the spillover effects of the housing crisis, including reduced maintenance and the presence of encampments. At the same time, many remaining social and leisure spaces are increasingly monetized through entry fees,



Gen Z is coming of age in an environment shaped by climate instability, economic uncertainty, and constant exposure to social media. These conditions generate persistent anxiety by keeping young people in a near continuous state of alert about risks they feel unable to influence. Over time, this constant anxiety is beginning to morph into a different emotional state: nihilism. As the belief grows that there is little individuals can do to meaningfully change outcomes, fear and urgency give way to apathy, cynicism, and emotional withdrawal. Social platforms intensify this shift by amplifying comparison, outrage, and catastrophic narratives, while offering few signals that effort or participation leads to real impact. In this context, disengagement increasingly feels less like resignation and more like a rational response to a system perceived as overwhelming and unresponsive.

### Signals of Change

- Climate emergency: Rising awareness of environmental degradation intensifies eco-anxiety. (Miller, 2025)
- Attention economy: Algorithmic platforms amplify overstimulation, comparison, and nihilistic content. (Klein, 2025)
- Identity negotiation: Post-cringe culture signals a shift toward authenticity and reclaiming self-expression. (Varga, 2025)
- Mass rejection across institutions erodes Gen Z belief in merit (Brooks, 2025)

### Implications

As anxiety gives way to nihilism and apathy, participation in work, politics, and collective life may decline. Reduced belief in the possibility of change undermines institutional legitimacy and long-term planning, shifting societal focus toward managing disengagement and mental health rather than mobilizing collective action or transformation.





- Systems increasingly using automation and AI tools (Policy Horizons Canada, 2025).
- Businesses and platforms prioritize user convenience as primary KPIs (Shaw, 2026).
- Artisan skill atrophy in favour of faster alternatives (Ng, 2026)

### Implications

As convenience-driven systems remove friction and decision-making from daily life, opportunities for intentional action and skill use diminish. Growing dependence on automated choices concentrates power among system designers while reducing individual and collective capacity for adaptation, resilience, and deliberate change.

### Common Threads Between the Macro-trends

Across these domains, a clear pattern of convergence emerges. Economic precarity, platform-mediated consumption, shrinking public space, emotional overload, and convenience-oriented design are developing in tandem and reinforcing one another. Together, they shape the conditions under which youth navigate money, belonging, and identity.

Rising living costs compress financial horizons at the same time that frictionless payment systems obscure cumulative spending. The erosion and monetization of informal gathering spaces align with platform-based leisure economies, embedding transactions into social participation. Digital environments amplify crisis narratives and comparison, sustaining anxiety, while convenience-driven systems minimize opportunities for deliberation. In parallel, hyper-individualized coping practices frame emotional regulation as a personal task, often mediated through consumption.

Across trends, immediacy is rewarded, friction is reduced, and structural instability is internalized at the individual level. Consumption becomes less episodic and more infrastructural, woven into how stress is managed, relationships are maintained, and identity is expressed. These similarities suggest that reducing consumption requires engaging not only with attitudes or preferences, but with the broader conditions that normalize spending as the default interface between individuals and everyday life.

Check-in for Audiences	
<b>Businesses</b>	How might shifting financial time horizons and emotional spending patterns reshape demand, loyalty, and trust? Are current models reinforcing instability within your future consumer base?
<b>Designers</b>	Where can friction be reintroduced productively? How might systems be designed to extend planning horizons, surface cumulative impact, or support non-monetized belonging?

<b>Policymakers</b>	What happens when public space, credit systems, and trust erode simultaneously? Where are structural interventions required rather than behavioural nudges?
<b>Youth and Individuals</b>	Do these patterns resonate with lived experience? Where does consumption feel like choice, and where does it feel infrastructural?

## Normative Future vs. Plausible Futures

This section presents the foresight analysis as a structured comparison between a defined ideal future and the trajectories suggested by current trends. The sequence moves from normative framing to speculative evaluation. It begins with a Causal Layered Analysis (CLA), which establishes the conditions of a preferred future by examining not only surface-level patterns, but also the underlying systems, worldviews, and cultural narratives that shape them. In doing so, the CLA sets a clear benchmark, outlining the values and shifts required for a more desirable state.

The scenarios that follow translate earlier trend insights into plausible future conditions. Each scenario reflects a direction that existing dynamics may be moving toward, and is positioned in relation to the CLA framework. Read together, this structure allows for a direct assessment of proximity: how closely these emerging futures align with, approximate, or diverge from the preferred conditions established through the CLA.

### Foundational Foresight Tools

As outlined in the earlier CLA, the litany of observable conditions is upheld by deeper structural, worldview, and myth based layers. Building on this foundation, the present analysis applies Causal Layered Analysis to a desirable, normative future in order to define the conditions under which that future could emerge and remain stable. This approach shifts the focus from surface-level description to the cultural narratives and underlying assumptions that sustain systems over time. As Sohail Inayatullah (1998) argues, durable transformation cannot be achieved through interventions at the level of litany alone, but requires engagement with the deeper layers that organize collective meaning.

With these parameters established, the analysis then moves into Dator's Four Futures framework. While the CLA defines what is desirable by setting the conditions of an ideal future, the scenarios that follow explore what is plausible by extending current trends into distinct trajectories. Together, these tools create a structured progression from underlying meaning-making systems to future-oriented scenario testing, enabling a comparative assessment of how closely emerging futures align with the conditions identified through the CLA.

Drawing on weak signals identified in the horizon scan and macro-trends synthesized across STEEPV domains, it constructs projections of how current consumption dynamics may evolve over time. Expanding digital commerce, rising household indebtedness, resource constraints,

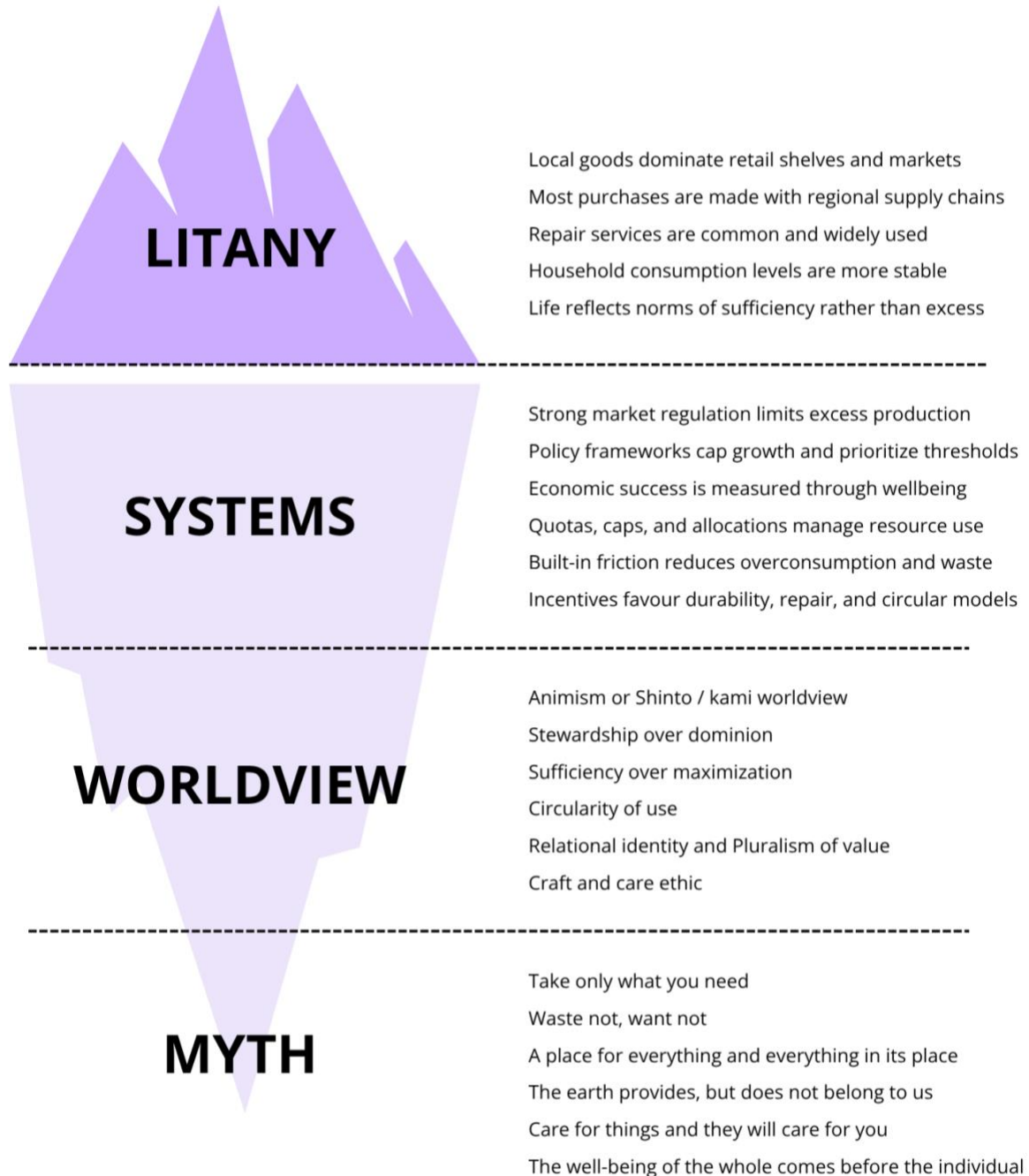
and shifting youth values are treated as interacting forces capable of reshaping institutional and social structures. Projecting these dynamics forward clarifies the structural risks embedded within growth trajectories.

By examining how existing feedback loops and policy orientations may consolidate into stable future conditions, the foresight extrapolation identifies the risks likely to intensify if current systems persist. This approach creates the basis for evaluating which pathways expose society to greater instability and which offer more durable foundations. The emphasis on growth-based trajectories reflects their dominance within the contemporary political economy and their central role in shaping consumption patterns.

In this study, scenario construction follows Jim Dator's Four Futures framework, which organizes uncertainty into four archetypal directions: continuation, collapse, discipline, and transformation (Dator, 2009). These archetypes function as analytical devices that test fundamentally different structural logics. A twenty-year horizon aligns with established foresight practice, which uses longer temporal frames to examine cumulative pressures and institutional adjustment beyond short-term fluctuations (Brier, 2005). This horizon allows present trends to mature into distinct and comparable systemic conditions.

## Our Normative Future

**Figure 12**  
*Idealized Causal Layered Analysis*



*Note.* The idealized CLA defines the desired future by translating normative values into aligned systemic structures, cultural worldviews, and guiding myths.

In the present context (refer back to Figure 5), growth-oriented assumptions about progress, success, and accumulation operate at this deeper level, shaping both institutional incentives and individual aspiration. As long as expansion remains the implicit measure of prosperity, reforms at the litany or systems level will be absorbed back into the dominant paradigm. A shift toward disciplined consumption therefore requires transformation at the level of narrative: redefining prosperity, security, and achievement in ways that align with ecological limits and social stability. Without such a cognitive reorientation, structural adjustments will lack coherence and durability.

Within this idealized CLA (Figure 12), change begins at the level of myth. The dominant cultural narrative that equates progress with accumulation is replaced by a commitment to sufficiency and stewardship. Prosperity is understood not as continual increase in output, but as the capacity to meet human needs within ecological limits, consistent with Jackson's 2009 formulation of flourishing within limits. This shift redefines what societies value and what they seek to optimize.

From this myth foundation a different worldview emerges. Economic performance is no longer judged primarily through GDP growth, but through quality-of-life indicators, ecological thresholds, and distributional outcomes. Stability, resilience, and equity replace expansion as organizing principles of governance. Public purpose shifts from maximizing throughput to maintaining social cohesion and long-term viability.

At the systems level, these worldview frameworks translate into institutional policy reform and restructuring. Fiscal and regulatory policy set limits on extractive processes and embed socio-environmental constraints into supply chains. Governance incorporates biophysical limits through energy caps and water stewardship frameworks while public investment favours low-impact and maintenance-oriented sectors over extractive industries. Businesses prioritize durability, repairability, and service-based models over rapid product turnover, while innovation increasingly focuses on extending product life and reducing material intensity.

At the litany level, these changes become visible in everyday patterns of consumption. Consumers encounter fewer incentives to purchase frequently, as repair and sharing options become widely accessible and socially normalized. In daily life, goods circulate for longer periods, and novelty loses its central role in signaling value. Together, these shifts reduce overall material throughput while maintaining functional access to goods and services, with value shifting away from volume-driven sales toward models based on longevity, access, maintenance, and ongoing service. In this way, profit can be sustained through extended product lifecycles, service-based models, and long-term customer relationships, grounded in delivering meaningful value to consumers.

The preferred future outlined through the CLA is translated here into a set of evaluative criteria used to assess emerging scenarios. These criteria distill the core conditions of that future into observable and comparable dimensions, enabling systematic judgement of alignment. This framework establishes a clear basis for comparison and makes visible where trajectories support, approximate, or diverge from the structural, cultural, and behavioural shifts required for

a more stable and constrained model of prosperity.

#### 1. Prosperity Beyond Growth

Is prosperity defined by wellbeing, stability, and sufficiency rather than continuous expansion and accumulation?

#### 2. Alignment with Ecological Limits

Do systems operate within biophysical constraints (e.g., resource use, energy, water), rather than externalizing or deferring ecological costs?

#### 3. Coherence Between Values and Systems

Are cultural narratives (what people believe) aligned with institutions and incentives (how systems operate), or do contradictions persist?

#### 4. Reduced Material Throughput

Is there a meaningful reduction in production and consumption intensity, supported by longer product lifecycles and lower turnover?

#### 5. Durability and Maintenance-Oriented Economy

Do businesses and industries prioritize repair, longevity, and service models over disposability and constant replacement?

#### 6. Accessible Alternatives to Consumption

Are repair, reuse, and sharing systems widely available, affordable, and socially normalized?

#### 7. Stability and Resilience Over Efficiency

Do governance and economic systems prioritize long-term resilience, equity, and social cohesion rather than short-term optimization?

#### 8. Shift Toward Sufficiency-Driven Consumption

Has novelty lost its dominance as a driver of value, with greater emphasis on function, meaning, and sufficiency?

### Four Plausible Future Conditions

Using the framework rationalized above, this section presents four projected future conditions set approximately twenty years ahead. The scenarios extend observed trends to examine how growth-oriented structures may reshape economic stability, governance, resource use, and everyday life.

The comparative table below evaluates the relative benefits and risks of each plausible future pathway to clarify which trajectories are most stable and which introduce heightened vulnerability. Assessing these scenarios in relation to one another clarifies the implications of current trajectories and the consequences of inaction. The comparative view makes visible how existing dynamics may unfold if they continue unaltered, while also identifying where intentional

intervention can redirect the system toward a more desirable and sustainable future. Full scenario narratives and backcasts are included in Appendix A.

Scenario Model	Normative Criteria Met
<p>Collapse: Under prolonged resource scarcity, society reorganizes around survival, security, and local stability. States restrict mobility, trade, and information to preserve access to energy and water, while economic contraction pushes consumption toward essentials and long-term storage. Social life becomes localized, with identity rooted in community and resource access rather than mobility or growth. Material throughput declines significantly, but this reduction is driven by crisis rather than coordination, producing fragmentation, inequality, and instability.</p>	<p>Score: 3 / 8</p> <ul style="list-style-type: none"> <li>● Alignment with ecological limits (partially, crisis-driven)</li> <li>● Reduced material throughput</li> <li>● Deprioritization of novelty and status consumption</li> </ul>
<p>Continuation: In this future, economic expansion remains the dominant organizing principle, driven by governments, financial institutions, and platform-based corporations whose incentives remain tied to growth despite worsening affordability and inequality. Debt becomes a normalized condition of daily life, shaping decision-making and compressing time horizons. Consumption continues, but shifts toward short-term reassurance rather than aspiration, as individuals remain embedded in the system despite limited access to its long-term benefits while power concentrates among asset holders. Everyday life appears stable, yet underlying precarity deepens as systems prioritize growth over wellbeing, creating a growing misalignment between institutional priorities and the lived realities of young people, who remain structurally dependent on a system that does not materially serve them.</p>	<p>Score: 1 / 8</p> <p>(No criteria meaningfully met)</p> <ul style="list-style-type: none"> <li>● Partial constraint on consumption (financially driven, not structural)</li> </ul>
<p>Transform: Advanced AI systems assume control over governance, infrastructure, and resource distribution, optimizing for efficiency and equity under conditions of scarcity. Labour is fully automated, and human life shifts toward craft,</p>	<p>Score: 5 / 8</p> <ul style="list-style-type: none"> <li>● Alignment with ecological limits</li> <li>● Reduced material throughput</li> </ul>

Scenario Model	Normative Criteria Met
community contribution, and non-economic forms of value. Material security improves and environmental impact declines, but decision-making authority becomes centralized within opaque technological systems controlled by a small set of actors who retain disproportionate influence over how these systems operate and evolve.	<ul style="list-style-type: none"> <li>● Durability and maintenance-oriented economy</li> <li>● Accessible alternatives to consumption</li> <li>● Consumption oriented toward sufficiency</li> </ul>
<p>Discipline: Discipline reflects a deliberate recalibration of systems toward sufficiency, stability, and long-term accountability. Governments impose limits on energy use, regulate technology, and shift economic priorities toward durability, low-impact production, and quality of life. Consumption slows through both structural constraints and cultural normalization, while social life becomes more localized and relational. Institutional design aligns with ecological limits, and governance maintains democratic legitimacy through shared responsibility and collective buy-in.</p>	<p>Score: 8 / 8</p> <ul style="list-style-type: none"> <li>● Prosperity beyond growth</li> <li>● Alignment with ecological limits</li> <li>● Coherence between values and systems</li> <li>● Reduced material throughput</li> <li>● Durability and maintenance-oriented economy</li> <li>● Accessible alternatives to consumption</li> <li>● Stability and resilience over efficiency</li> <li>● Consumption oriented toward sufficiency</li> </ul>

Across the four scenarios, only Discipline aligns consistently with the conditions of the normative future defined through the CLA. Collapse and Transform reproduce selected elements, particularly reductions in material throughput, but do so under conditions that introduce instability or trade-offs. Continuation remains misaligned, maintaining expansion as the organizing principle and preserving the structural conditions the preferred future seeks to change.

While the Discipline scenario aligns most closely with our normative parameters, any model that relies on formalized compliance and state-conditioned norms of acceptable behaviour introduces an enduring political risk: the concentration of authority required to secure ecological limits can also narrow personal autonomy and legitimate coercive forms of governance. In this sense, the very structures that make sufficiency possible may also produce exclusion, particularly for those who do not conform to prescribed modes of consumption and citizenship. The challenge is not the presence of limits themselves, but the tendency for restrictive systems to slide from coordinated stewardship into authoritarian control when democratic accountability weakens.

Rather than privileging any single plausible future as the definitive path forward, the more productive analysis lies in identifying the shared lessons that emerge across these trajectories and synthesizing the structural conditions they collectively reveal. Taken together, these futures do not prescribe one outcome, but clarify the recurring tensions, values, and intervention points that can inform a more deliberate pathway forward.

A shared outcome across Collapse, Transform, and Discipline is lower overall consumption. The mechanism differs. In Collapse, reduction is imposed through scarcity and system breakdown, producing inequity and fragmentation. In Transform, reduction is achieved through technological optimization, with centralized control over systems and limited individual agency. In Discipline, reduction is coordinated through policy, institutional design, and cultural alignment, allowing changes to persist without destabilizing social systems.

These comparisons indicate that similar outcomes do not imply similar futures. Reduced throughput can result from crisis, control, or coordination. Only coordinated reduction meets the full set of criteria, because it aligns values, systems, and behaviour. This alignment determines whether change is stable, equitable, and reproducible over time.

The analysis also shows a consistent gap between preferred conditions and current trajectories. Existing trends continue to reinforce growth, efficiency, and short-term optimization. These dynamics direct plausible futures toward Collapse, Continuation, or Transformation, rather than toward Discipline. The barrier is not limited to policy or technology. It reflects a lack of alignment between cultural narratives and institutional incentives.

Progress toward a more secure and sustainable future requires coordinated change across these layers. This includes redefining prosperity beyond growth, embedding ecological limits into governance, and supporting economic models based on durability and maintenance. It also requires shifting the narrative conditions that shape behaviour, so that sufficiency, stability, and long-term viability are treated as primary objectives.

## Summary: Assessing Capacity for Transition

Having identified a preferred future through comparative scenario analysis and the structural conditions required to support it, the question shifts from vision to intervention. Each layer of the Causal Layered Analysis suggests a different pathway for change, but not all are equally viable points of entry. Intervening at the level of the litany is limited in impact. Surface indicators do not alter the institutional or cultural dynamics that sustain it and efforts directed only at this level rarely translate into sustainable change. At the opposite end of the spectrum lies the myth layer. Cultural narratives exert the strongest influence on behaviour, yet they are also the most difficult to shift. These narratives are reproduced over long periods of time through institutions, culture, and religion. Direct attempts to challenge or replace them often encounter resistance because they require individuals to reconsider the foundational paradigm through which they interpret the world.

For this reason, the most practical point of intervention lies within systems. Designers and entrepreneurs have the capacity to reshape the environments in which everyday decisions occur. Through behavioural design embedded in services and business models, redirected pathways can be created that respond to unmet social and psychological needs. When alternative participation models satisfy these needs, consumption behaviour can shift without requiring immediate transformation of underlying beliefs. Well-designed systems can empower individuals by providing options that allow people to engage with meaningful or disciplined consumption that supports needs rather than undermining them.

Early signals of desire for this transition are already visible. Young adults increasingly recognize the costs associated with frictionless digital consumption and are beginning to introduce constraints into their own routines. We see this in practices such as limiting spending, reducing time on algorithmically driven platforms, and seeking slower or more intentional forms of participation. The following section turns to deeper empathetic inquiry in order to identify the underlying needs shaping young adult consumption patterns and to explore how socially oriented innovations might redirect these motivations toward meaningful, disciplined consumer behaviour.



**“We don’t need to invent new behaviour — we need to make the sustainable choice fit the old one.”**

*- Nudge & Behavioral Design Expert*

## Check-in for Audiences

<b>Businesses</b>	Do growth metrics such as acquisition, frequency, and revenue encourage patterns that prioritize short-term sales over long-term trust and well-being? Where might a narrow focus on growth create tunnel vision that overlooks opportunities to support more meaningful and lasting relationships with consumers?
<b>Designers</b>	Where can systems be designed to support user experience through agency? What opportunities exist to add controlled limits or friction to enhance meaningful experience over quick convenience?
<b>Policymakers</b>	Which everyday needs are currently satisfied through consumption because alternative infrastructures are absent? Where could support for repair,

	sharing, public space, or cultural participation reduce reliance on market transactions for social fulfilment?
<b>Youth and Individuals</b>	Where does consumption feel like a true choice, and where does it feel like the default response to how you have been taught to rationalize success? What changes would make you feel more free will?

## Diamond Two: Empathetic Inquiry and Opportunity Identification

To understand how young adults actually experience and make sense of their consumption and digital habits, we conducted a series of qualitative interviews. This format offered a direct way to examine how consumption, digital engagement, and future orientation show up in everyday life. Through semi-structured conversations about internet use, purchasing habits, and personal motivations, participants were prompted to explore how they allocate time, attention, and money, and what emotional or practical needs those choices actually serve. What emerged was a nuanced portrait of behaviour rooted in personal narratives, emotional drivers, and expectations about the future.

### Patterns Found Across the Cohort

These patterns emerged from working through each transcript closely, pulling out every sentence then grouping them by the threads that kept reappearing. What follows is not a set of isolated findings - instead, it traces a series of interlocking tendencies that shape how this cohort relates to consumption, technology, and the gap between what they intend and what they do.

#### Emotional Regulation as a Primary Driver

For many participants, consumption functions as a tool for managing inner states. Purchases were frequently tied to stress, sadness, grief, boredom, or emotional depletion. These were not occasional indulgences, but patterned responses to difficult feelings. This echoes research on mood repair consumption and affect-driven decision-making, where buying becomes a familiar way to shift one's emotional register (Lee & Lee, 2019). Shopping, in these moments, offered a sense of agency or relief when other coping resources felt out of reach.

#### Anticipation and Ritual Amplify Emotional Payoff

The pleasure of buying something often begins well before the purchase itself. Participants talked about the enjoyment they derived from the whole arc of acquisition: the waiting, tracking shipments, receiving packages, unboxing, and sharing "hauls" with others. This anticipatory structure, where reward gets stretched across time, mirrors findings on dopamine cycles embedded in how we consume today. The ritual becomes part of the value, turning a single transaction into a drawn-out emotional experience.

#### Mental Health and Coping Narratives as Justification

Spending was frequently recast in the language of necessity and self-care. Items, services, and conveniences (rideshares like Uber or Lyft, comfort food, personal devices) get framed not as luxuries but as requirements for emotional or psychological functioning. This lets participants reconcile spending with their values, positioning consumption as support rather than excess. Where genuine need ends and rationalisation begins becomes hard to locate, even for the individuals involved.

### Social Comparison and Visibility Bias

What others have can shape what feels desirable. Participants described how seeing peers' outfits, gaming skins, lifestyles, or routines, especially in competitive or highly visible spaces like gaming communities, shifted their own sense of what was aspirational or necessary. Even those who voiced critical awareness of conspicuous consumption found themselves pulled in. The tension between critique and participation suggests that visibility bias works below conscious endorsement, shaping desire through repeated exposure rather than deliberate choice.

### High Reflexivity, Limited Agency

Knowing better does not straightforwardly lead to doing differently. Participants showed high reflexivity about their consumption patterns, often voicing guilt, regret, or recognition that they were being manipulated, while continuing to participate anyway. They could name the pattern, set goals, attempt breaks. And yet many described a sense of resignation. This gap has less to do with awareness than with lived constraints and designed environments. Reflexivity coexists with a feeling of limited agency, pointing toward structural explanations rather than purely individual ones.

### Short-Term Relief Overrides Long-Term Intentions

When it comes to spending and scrolling, immediate emotional payoff tends to win. Both were repeatedly described as coping tools for stress, grief, loneliness, burnout, and mental health symptoms. The result is a cycle where short-term relief undermines longer-term plans: savings goals, reduced screen time, more intentional purchasing. Participants often recognised this dynamic but found it hard to interrupt, especially during periods of heightened emotional demand.

### Convenience and Low-Friction Systems Widen the Gap

The environments we move through are designed to make impulsive action easier. Tap-to-pay, delivery platforms like DoorDash and Uber Eats, algorithmic feeds: all of these reduce the felt "cost" of decisions, lowering the threshold for acting on impulse. This infrastructure makes it harder to stay aligned with stated values, even when those values are clearly held. Guilt or regret might surface after a purchase, but for most participants, these feelings didn't reliably prevent repeat behaviour. The friction that might otherwise prompt reflection has been engineered away.

### Food and Social Life as Recurring Expenses

Dining emerged as one of the most significant and consistent spending categories. Eating out, takeout, cafés, and shared meals were among the most frequent expenditures, particularly in urban Canadian contexts, where food serves simultaneously as social infrastructure, time-saving convenience, and emotional comfort. For many participants, food spending proved difficult to cut precisely because it met multiple needs at once. Connection, ease, and pleasure were intertwined in ways that made reducing spending feel like losing something essential.

### Micro-Spending Accumulates Substantially

Small purchases often add up more than big ones. Many participants actively avoided high-ticket luxury items but made frequent micro-purchases (games, beauty products, snacks, transit add-ons, in-app purchases) that accumulated over time. Because each item cost so little, spending felt inconsequential in the moment, even as the total grew significant. Focusing on "big" purchases, it turns out, can obscure where money actually goes.

### Collecting as Emotional Practice

Collecting was widespread across this cohort, and emotionally motivated. Participants described gathering records, books, trading cards, plushies, fandom objects, and digital items as ways to preserve memory, signal identity, and stay connected to interests or communities. These collections often started small but expanded over time, with even modest purchases becoming costly when repeated. What drives this spending is not accumulation for its own sake, but care for what persists, which helps explain why it resists easy reduction.

### High but Negotiable Price Sensitivity

Price mattered, but context shifted the calculation. A higher sticker price generally prompted hesitation among the cohort, nudging participants toward micro-purchases where the individual cost felt manageable. At the same time, they described paying premiums for perceived quality, scarcity, or emotional significance, especially for items tied to identity or fandom. Canadian price inflation came up frequently, particularly around games, food, and imported goods, adding a layer of frustration to everyday purchasing decisions.

### Spending Framed as Earned or Deserved

Finally, consumption was often positioned as a reward. Purchases were justified as recognition for academic performance, work effort, or emotional endurance, framed not as indulgence but as something earned. This positions spending as both a coping tool and a motivational one, reinforcing patterns by linking them to achievement and self-worth. The "I deserve this" narrative provides ongoing justification, making it harder to question spending that feels like a form of self-acknowledgement.

## Typology of Consumer Behavioural Archetypes

While there are some broad similarities, the young adults we spoke to also diverged behaviourally in significant ways. Unique emotional pains and needs give rise to distinct consumption patterns. To make sense of these variations, we synthesized patterns into five consumer archetypes that illustrate how needs translate into discrete behavioural personalities.

### Construction of Archetype Typology

The development of archetypes followed a structured process of qualitative synthesis, grounded in participant interviews and iterative comparative analysis. Initial interview data were coded and distilled into a series of empathy maps, each representing a coherent set of attitudes, behaviours, and underlying motivations. From this foundation, a cross-comparative approach was employed. Empathy maps were examined in relation to one another and plotted along two primary behavioural dimensions: judgement and expense (Figure 13). Judgement was defined as the degree of openness to variety and purchasing breadth, distinguishing those inclined toward exploration and higher-volume purchasing from those demonstrating more constrained, habitual consumption patterns. Expense, in turn, captured sensitivity to price and willingness to spend.

Central to each archetype is a corresponding analysis of motivations, presented as a radar chart. The chart visualizes relative propensities across six key dimensions: novelty, social, play, comfort, trust, and identity. These dimensions are derived from interview testimony and subsequent thematic synthesis to represent core motivations for non-essential consumption. Each axis reflects a recurring need-state expressed by participants, while the overall shape of the radar chart illustrates how these needs cluster and vary across archetypes. The radar assessment is graded subjectively based on qualitative testimony, with values ranging from 0 (low expression) to 4 (highest expression) on each dimension. In this way, the wheel enables both intra-archetype interpretation and cross-archetype comparison.

These axes functioned not as rigid categories, but as analytical lenses through which differences between participants could be more precisely articulated. By mapping empathy profiles across these dimensions, points of convergence and divergence became visible. Archetypes were subsequently constructed through the synthesis of these differentiated patterns. Each archetype represents a clustering of shared behaviours, motivations, and decision-making logics, rather than a direct representation of any single participant. In this sense, the archetypes operate as interpretive devices, designed to both clarify and communicate the underlying structure of variation within the dataset.

**Figure 13**  
*Consumer Archetype Matrix: Judgement vs. Expense*



*Note.* The matrix positions consumer archetypes by purchase judgement and spending orientation. Radar charts map underlying motivations across six dimensions (novelty, social, play, comfort, trust, identity), graded subjectively from 0 (low) to 4 (high) based on qualitative interview testimony.

## The Skeptic

**Purchasing Behaviour:** Higher Expense and Higher Judgement

**Traits:** Optimizing, Reviewing, Evaluating

**Notable Quote:** “I go in person to shop for it. Look at the tags and like the materials that are made and really think about it over the week. And if I really want it, I'd go back and buy it”

Skeptic consumers tend to make fewer purchases overall but are willing to incur higher upfront costs when they perceive strong value. Their spending motivation is guided by evaluation, comparison, and a demand for credible information. As a result, product diversity remains limited, with purchases clustered around items that meet clear functional or long-term criteria (e.g., a new school laptop).

This archetype demonstrates heightened sensitivity to risk and consequence. Skeptic consumers often maintain acute awareness of broader economic, environmental, and social pressures, which inform a preference for fewer, more intentional purchases. The constraint on diversity reflects diminishing trust to minimize regret or exposure to exploitative market dynamics. This orientation also reflects increasing fatigue with social media environments saturated by advertising, algorithmic ranking, and low-credibility influencer content.

### Pains

- Uncertainty about product value
- Difficulty trusting information online
- Concern about being exploited by marketers

### Needs

- Clear signals of real, durable value
- Credible, transparent information
- Confidence that purchases are fair value

### Opportunities

- Surface credible, unpaid user product reviews in ways that visibly distinguish them from influencer content, advertising, and automated noise
- Ensure rigorous moderation to ensure only verifiable, authentic experiences are given visibility and advertisers cannot game system
- Introduce value and durability filters or rating systems that foreground long-term performance metrics

## The Treater

**Purchasing Behaviour:** Lower Expense and Lower Judgement

**Traits:** Comforting, Restorative, Ritualized

**Notable Quote:** “I framed the purchase as a carrot-on-a-stick reward for surviving the semester. That framing made the purchase feel justified.”

Treater consumers gravitate toward low-cost, repeatable purchases that support comfort, convenience, and emotional regulation. Their spending concentrates within familiar categories such as everyday treats, small self-care items, or services that reduce friction in daily life (e.g., ridesharing). Product diversity remains narrow because value derives from familiarity rather than exploration, with ritualized purchases embedded into daily routines. This archetype values hedonic benefit over long-term accumulation or durability optimization.

Individual purchases remain small and often ephemeral, which reduces the perceived impact of spending. The absence of a durable physical product limits visibility into accumulation, and low per-purchase cost makes spending over time difficult to track. These purchases often function as tools for maintaining mental health during periods of emotional stress and may become defined as essential needs through an individual utilitarian justification. However, sustainable satisfaction can become difficult for this archetype, as repeating purchases may not resolve underlying emotional concerns and may intensify financial strain and guilt as cumulative spending increases.

### Pains

- Frequent purchases accumulate over time
- Purchases provide short-lived satisfaction
- Deeper sources of stress remain unresolved

### Needs

- Emotional boost during low moments
- Reducing friction and effort in daily life
- Connecting socially and quality time

### Opportunities

- Surface cumulative spending patterns in gentle, non-judgmental ways
- Preserve ritual and emotional reward while reducing reliance on repeat purchases
- Shift comfort-seeking from individual transactions toward shared or social experiences
- Redirect moments of stress toward restorative actions that do not require spending

## The Collector

**Purchasing Behaviour:** Lower Expense and Higher Judgement

**Traits:** Sentimental, Loyal, Curatorial

**Notable Quote:** “The items now sit on my desk and make me genuinely happy. Because I’ve been interested in dolls like this for a long time, the purchase still feels meaningful.”

Collector consumers focus their spending within a defined special interest domain, such as media products or creative hobbies. Individual purchase prices vary according to rarity and perceived significance but typically fall within more affordable categories than luxury goods. Product diversity can extend to different products but remain constrained by the logic of the collection.

This behavioural archetype is motivated by affiliation and personal attachment, with value generated through lasting accumulation and visible collections rather than standalone utility. The experience emerges from possessing and viewing the collection, where meaning exceeds the sum of individual items and completion forms part of the core value. This archetype is driven by identity anchoring and product stewardship. Their time, money, and attention are invested in building something that persists over time, often with sentimental or future-focused value attached. Tension arises from the open-ended nature of collections as continual releases and accumulation pressures sustain ongoing engagement and escalation.

### Pains

- Difficulty locating niche or rare items
- Limited access to trusted sources or markets
- Balancing collection spending with priorities

### Needs

- Participation in interest or community
- Sentimental connection to items
- Confidence in condition and authenticity

### Opportunities

- Support community-based exchange
- Introduce tools that help collectors pace spending over time and align acquisition with broader financial priorities
- Enable non-acquisitive forms of participation (storytelling, showcasing, shared knowledge) that reinforce identity and continuity without requiring constant purchase

## The Hauler

**Purchasing Behaviour:** Higher Expense and Lower Judgement

**Traits:** Convivial, Gathering, Abundant

**Notable Quote:** “I like to do that with my friends. We'll go somewhere and buy a bunch of them and then open them together.”

Haul-focused consumers engage in high-volume purchasing across multiple categories to support social participation and collective display. This archetype represents the clearest expression of conspicuous consumption within the cohort, with value placed on visibility through the acquisition of many items at once. Individual items remain low-to-medium in cost, and overall expenditure increases through bulk purchasing that produces a large and diverse yield.

Consumption operates as a social practice in which group-based purchasing, haul sharing, and public display generate experiential value. Displays communicate discernment through the discovery of novel items and signal trend awareness through participation in virally regarded products. Tension emerges as high-volume acquisition exceeds storage capacity and practical use, often resulting in material waste and visible clutter.

### Pains

- Purchases feel less satisfying over time
- Items accumulate faster than they're used
- Hard to tell what's worth buying

### Needs

- Confidence through self-expression
- Sharing experiences with others
- Enjoyment and stimulation from variety

### Opportunities

- Create signals that surface reuse, shareability, or post-event pathways to reduce accumulation without dampening social intent
- Support decision-making at moments of uncertainty by clarifying quality, versatility, or likelihood of repeat use
- Enable alternatives to ownership (borrowing, pooling, rotating) that preserve variety and participation while reducing excess acquisition

## The Virtualist

### **Purchasing Behaviour:** Atypical

**Traits:** Networked, Passionate, Digitized

**Notable Quote:** “Steam sales are especially dangerous for me. When discounts hit, I tend to buy far more games than I should.”

Virtualist consumers concentrate spending within digital ecosystems such as gaming and fandom platforms, where cumulative investment becomes a status symbol. Participation alone no longer secures skill recognition. These game environments have become extensively monetized, with continued engagement structured through recurring micro-transactions and periodic high-value purchases.

Motivations for this archetype centre on competitive standing within the ecosystem. Gamified spending operates as entertainment value equivalent or greater than game play, with purchases unlocking status markers and reinforcing differentiation from less-invested participants. Chance-based mechanics (e.g., loot boxes and gacha systems) capitalize on this desire through probabilistic rewards that generate anticipation and emotional volatility. Virtualist consumers translate their participation and financial investment into in-game signals of both luck and skill.

#### **Pains**

- Uncertain outcomes from mystery purchases
- High-cost, short-window opportunities
- Time-limited events create spend pressure

#### **Needs**

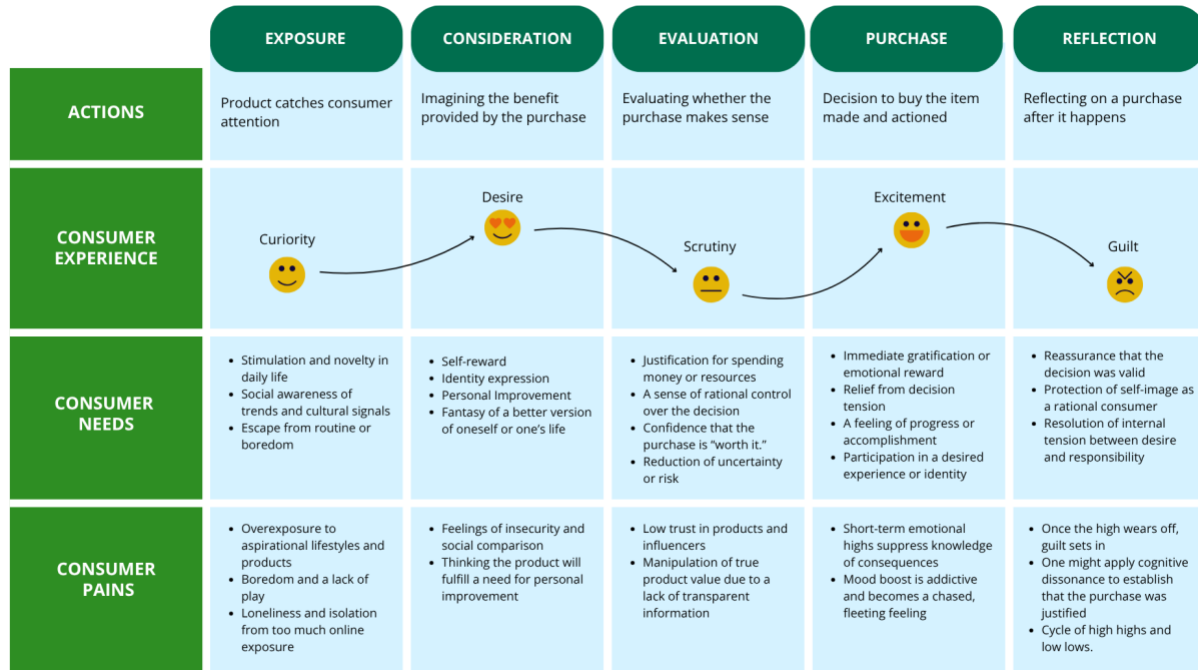
- Feeling included and active in community
- Expressing skill or rare status in-game
- Supporting and representing a team

#### **Opportunities**

- Make it clearer what players are getting from chance-based or mystery purchases
- Reduce pressure from limited time offers by allowing content to be earned or accessed later
- Emphasize team goals or shared rewards so progress feels collective, not tied to individual spending

## Modern Youth Consumer Journey

**Figure 14**  
*Consumer Decision Journey*



*Note.* This consumer journey map was developed through thematic synthesis of interview data, visualizing key stages, emotions, frictions, and decision points across the consumption experience.

The consumer journey map was developed through a synthesis of qualitative interviews with participants about their experiences with purchasing products and services. Rather than representing a single or uniform pathway, this model reflects a high-level interpretation of recurring patterns observed across all identified consumer archetypes. The analysis focused on how individuals move through the decision process and the emotional and psychological dynamics that shape that movement. For each stage, the analysis identified commonly recurring emotional states, underlying needs or motivations, and tensions or pain points that influence behaviour. Although the stages are presented sequentially for analytical clarity, participants frequently described moving back and forth between them.

Five stages emerged from the analysis: exposure, consideration, evaluation, purchase, and reflection. The exposure stage occurs when individuals encounter products through social media, advertising, or everyday environments. Curiosity and intrigue dominate this stage. Across archetypes, participants described needs for novelty, stimulation, and awareness of cultural trends. At the same time, exposure often occurs in environments saturated with marketing and aspirational imagery, which participants reported as overwhelming. Boredom, limited access to meaningful leisure activities, and prolonged online engagement were also

described as conditions that increase exposure to products and heighten receptivity to consumption.

The consideration stage involves the development of desire and imagination. Participants begin to envision how the purchase might improve their lives or reflect aspects of their identity. Needs expressed in this stage included emotional uplift, self-reward, identity expression, and aspirations toward personal improvement. Social comparison frequently intensified these motivations, as participants reported feeling pressure to match perceived lifestyles or standards observed online.

During the evaluation stage, individuals attempt to justify the purchase and reduce uncertainty. The emotional tone shifts toward scrutiny and rationalization. Participants described seeking reassurance that the purchase was worthwhile by comparing prices, reading reviews, or searching for supporting information. However, many also reported low trust in marketing content and influencer promotion, which complicated attempts to evaluate products objectively. In practice, evaluation often functioned as a process of assembling sufficient justification to proceed with the purchase.

The purchase stage is characterized by excitement and emotional release. Completing the transaction resolves the tension created during evaluation and produces a short-term sense of gratification or accomplishment. This dynamic was consistent across archetypes, though the scale and frequency of purchases varied. Once the initial excitement fades, the reflection stage begins. At this point, individuals reassess the decision and may experience guilt, doubt, or concern about whether the purchase was necessary. Participants reported engaging in post-purchase rationalization to maintain a self-image as responsible consumers. This often involved reframing the purchase as justified or valuable.

The temporary emotional rewards associated with imagining and acquiring commodities create moments of heightened enjoyment that are often followed by periods of dissatisfaction or guilt. This oscillation between emotional highs and lows can reinforce a feedback loop in which individuals return to consumption in search of renewed stimulation. As feelings of guilt or inadequacy accumulate, individuals may become more susceptible to persuasive messaging that frames additional purchases as pathways to improvement or relief.

## Opportunity Mapping

Across the archetypes, several shared tensions and needs become visible. While participants expressed different spending styles and motivations, similar underlying conditions shaped how consumption unfolds across the cohort. These recurring dynamics point toward a set of opportunity areas that could support more intentional relationships with consumption while still acknowledging the emotional and social functions these behaviours currently serve.

### Improving Confidence in Purchasing Decisions

Uncertainty about product value and the credibility of online information surfaced repeatedly across the cohort. Advertising, influencer promotion, and algorithmic ranking often make it difficult to determine whether a product is genuinely worthwhile. In response, some participants described investing significant effort into research, while others relied on familiar purchasing patterns to reduce the risk of regret. This suggests an opportunity to strengthen signals of quality, durability, and fair value within environments where trustworthy information is difficult to distinguish from promotional content.

### Supporting Emotional Regulation Beyond Purchasing

Consumption frequently operates as a mechanism for managing emotional states such as stress, boredom, exhaustion, or grief. Small purchases, treats, and conveniences were often described as accessible ways to shift emotional states or create moments of relief during demanding periods. At the same time, participants noted that the satisfaction produced by these purchases was often short-lived and could contribute to financial strain when repeated over time. This highlights an opportunity to support moments of emotional recovery, reward, and restoration without relying exclusively on repeated transactions.

### Maintaining Social Participation and Identity Expression

Across archetypes, spending often enables connection with others and participation in shared cultural spaces. Dining out, group purchasing experiences, gaming environments, and collecting practices all function as ways of maintaining belonging and expressing identity. In these contexts, consumption operates as a social infrastructure as much as a material act. This points toward an opportunity to support connection, participation, and identity expression in ways that preserve these functions while reducing reliance on continuous acquisition.

### Supporting Long-Term Financial Wellbeing

Participants frequently described spending beyond their means at various points, often through repeated low-cost purchases that accumulate over time. While individual transactions may feel manageable in the moment, cumulative spending can become significant and difficult to track. Rising costs of living and concerns about debt were also present in participants' reflections on everyday spending. Together, these dynamics suggest an opportunity to strengthen awareness of cumulative financial impact and better connect everyday purchasing decisions with longer-term financial wellbeing.

## Reducing the Gap Between Intentions and Behaviour

Many participants demonstrated strong awareness of their consumption patterns and articulated goals related to saving money, purchasing more intentionally, or reducing time spent on digital platforms. However, participants also described difficulty sustaining these intentions within environments designed for speed and convenience. Frictionless payment systems, delivery platforms, and algorithmic feeds lower the threshold for acting on impulse, making it difficult to pause or reflect before spending. This points toward an opportunity to better support alignment between individuals' stated values and their everyday behaviours.

## Two Broad Intervention Approaches

The research presented points toward potential for leverage: specific places within and alongside existing systems where meaningful change is possible. The goal is not a wholesale dismantling of digital commerce, but targeted interventions that create space for young people to make decisions more deliberately, alongside alternative structures that reduce dependence on consumption as the default way to meet social, emotional, and material needs.

Interventions cannot assume a singular consumer mindset. Interview findings reveal that youth engage with consumption differently depending on emotional context, risk perception, and the role spending plays in identity, care, or social connection. The same platform environments produce distinct spending behaviors, and approaches that treat young consumers as a uniform group are unlikely to work at scale.

Together, these dynamics point toward two broad approaches. The first works within existing systems, introducing counter-pressures that slow decision-making and create space for reflection within dominant digital and financial platforms. The second seeks to build alternative infrastructures that reduce reliance on market transactions altogether, reshaping how access, value, and participation are organized. These approaches serve different but complementary purposes: the first addresses immediate behavioral patterns within the systems young people already use, while the second builds foundations for longer-term financial, environmental, and social sustainability. The sections that follow explore both, with attention to where designers, educators, policymakers, and platforms themselves can most effectively contribute.

### Approach #1: Intervening Within the Existing System

For decades, designers have been encouraged to remove friction from digital systems, with the goal of reducing the amount of thinking required for users to complete a given task. No category of product has achieved this more successfully than social media and online shopping applications, which are built to keep users engaged for as long as possible while minimizing the effort required to make a purchase. Features like one-click checkout, algorithmic product recommendations, and persistent advertising compress decision-making into increasingly frictionless moments. Consumption in these environments becomes habitual and automatic rather than reflective or intentional.



**“How can we map friction points and friction pauses? [When] should we remove it, and when should we add it in order to meet some of these things... We’re asked to remove friction, but what is it in service of?”**

*- Inclusive Designer*

For youth, this design approach has created a significant ripple effect. The seamlessness of the scroll-to-buy pipeline means that spending becomes entangled with socializing, entertainment, and emotional self-regulation in ways that are difficult to separate. Rather than attempting to dismantle these systems or discourage participation outright, the interventions explored here introduce small but meaningful disruptions that interrupt automatic behavior and create space for more deliberate decision-making.

This does not require disrupting the entire user experience. Behavioral science suggests that even minor increases in friction, such as brief delays, prompts, or additional steps before purchase, can significantly reduce impulsive buying by breaking the scroll-to-buy feedback loop. (The Decision Lab, n.d.) Importantly, these interventions do not eliminate choice. They create space for agency within environments that typically discourage reflection.

Across the literature and case examples reviewed in this study, several recurring mechanisms support this kind of disruption:

- Intentional friction introduces pauses before app entry or checkout, disrupting impulse browsing cycles.
- Default nudges pre-set savings-oriented or pro-environmental options, steering decisions without coercion.
- Social proof highlights typical sustainable behaviors, helping normalize underconsumption and reducing the perception that restraint is abnormal.
- Goal framing connects individual purchase decisions to longer-term financial or personal aspirations, increasing motivation to save rather than spend.

### Existing Solutions

Tools such as the "one sec" app (Riedel.wtf Apps S.L., 2026) demonstrate how intentional friction can work in practice. By requiring users to pause, often through a brief breathing exercise, before accessing shopping or social media platforms, the tool interrupts moments of heightened susceptibility to impulse buying. This pause redirects attention away from algorithmic prompts and toward the user's internal state, allowing for reflection without fully blocking access. For Treaters, whose spending often functions as emotional regulation through

low-cost, repeat purchases, these pauses can help surface unmet needs that sit beneath habitual self-soothing behaviors.

Other tools focus on slowing consumption by reframing financial management as an ongoing care practice rather than a restrictive task. Budgeting and savings apps such as Copilot Money (Copilot Money, Inc., 2025), and PocketGuard (PocketGuard, Inc., 2026) help externalize the trade-offs between immediate desire and long-term stability, a tension that is especially pronounced for young adults navigating financial precarity. Tools such as Finch (Finch Care Public Benefit Corporation, n.d.) and Stop Impulse Buying (Shawstad, 2024) address emotional drivers of spending more directly, providing structured environments to manage urges as they arise. These approaches are particularly relevant for Treaters, where frequency rather than price drives cumulative financial stress.

These tools can be more effective when paired with debit-first payment strategies. Seventy percent of Gen Z report feeling more in control when using Interac Debit, which provides immediate feedback and reduces the accumulation of invisible or forgotten debt (Interac Corp., 2023/2025). For Haulers, whose spending spans a wide range of categories tied to social participation, this immediacy can help maintain awareness across dispersed purchases that might otherwise feel individually insignificant.

Youth-oriented platforms such as Mydoh (Royal Bank of Canada, 2026) and Spendsafe (SpendSafe Financial Corp., 2026) further illustrate how agency can be scaffolded over time through managed independence, teachable moments, and real-time feedback. However, insights from the Collector archetype suggest that these tools may be less effective when spending is driven by identity anchoring or curatorial logic. In these cases, purchasing is not impulsive but relational, tied to stewardship and narrative continuity, and therefore less responsive to friction alone.

### Identified Gaps

Despite their success, interventions within existing digital and financial systems have clear limitations. Because these tools operate inside platforms designed to prioritize engagement, speed, and revenue generation, their impact is constrained by the very logic they seek to counter. Friction-based interventions can be bypassed, disabled, or gradually habituated to, particularly in environments where convenience and personalization remain dominant values.

There is also a risk that these approaches place disproportionate responsibility on individuals to self-regulate within structurally extractive systems. This tension is especially visible across archetypes whose consumption is tied to care, identity, or social belonging rather than excess or novelty. While budgeting apps and intentional friction mechanisms can support awareness, they do not resolve the broader structural conditions driving spending.

In parallel, recent public, regulatory, and advocacy-driven movements have sought to pressure social media platforms to reduce addictive design practices more directly. Campaigns calling for limits on infinite scroll, algorithmic amplification, and persuasive notification systems reflect

growing recognition that compulsive use is not solely a matter of personal self-control but of system design. Proposed responses include youth-focused design standards, warning labels, restrictions on attention-harvesting features, and greater transparency around recommendation algorithms.

While these efforts signal an important shift in how responsibility is framed, their impact has so far been uneven and slow to materialize. Regulatory action often lags behind platform innovation, and voluntary design changes tend to preserve engagement-driven business models. As a result, even where momentum exists to make platforms less addictive, many of the incentives linking attention capture to consumption remain intact. These constraints highlight the limits of relying on reform within dominant systems alone.

## Approach #2: Alternative Infrastructures for Access and Exchange

While the first approach modifies existing systems, this second approach operates from a different starting point. Rather than asking individuals to resist consumption within extractive platforms, alternative infrastructures reorganize how needs are met by prioritizing access, sharing, and collective resilience over individual purchasing. For archetypes such as Haulers and Collectors, whose motivations are social or curatorial rather than purely transactional, these structures align more closely with the underlying needs that consumption currently fills.

These interventions fall into several broad categories: digital exchange networks that enable peer-to-peer trading without money, physical shared-access infrastructure such as tool libraries and repair spaces, time-based economies that decouple value from income, and civic platforms that provide non-commercial spaces for connection and support. Each operates on a different scale, but all share a common logic: reducing dependence on market transactions by creating viable alternatives for accessing goods, skills, and social participation.

### Existing Solutions

Community-based sharing and circular economy models exemplify this logic across many Canadian cities and regions. Digital barter networks such as Bunz enable young people to exchange goods, services, and skills without money, effectively bypassing commercial platforms (Bunz Trading Zone, n.d.). Similar platforms like Tradeloop (TradeLoop, n.d.) allow users to articulate specific needs and build trust through peer reputation systems. For Haulers, these models are particularly well suited, as value is generated through circulation, gifting, and social participation rather than accumulation.

These digital exchanges are reinforced by physical infrastructures such as tool lending libraries, repair networks, and community workshops, which exist in many municipalities across Canada. These spaces provide shared access to tools and skills needed to extend the lifespan of products and support repair, maintenance, and reuse. For Collectors and Skeptics, such infrastructures support stewardship and durability, allowing value to persist without requiring constant acquisition.

Time-based economies offer a further extension of this approach. Community time banks operating in various Canadian neighborhoods, like that of St. James Town in Toronto (St. James Town Community Co-operative, n.d.), treat all labor as equal, allowing participants to earn community currency through activities such as tutoring, caregiving, or skill sharing, and exchange it for other essential services. By decoupling value from income, these systems embed reciprocity into everyday life and reduce reliance on monetary exchange.

Importantly, these alternative infrastructures rely on civic and community platforms rather than mainstream social media. Independent local journalism initiatives across Canada provide action-oriented reporting that helps youth locate free events, donation sites, and shared spaces. This civic layer is reinforced by community hubs supported by nonprofit and public sector organizations, which function as non-commercial spaces for social connection, skill sharing, and mutual support.

Together, these examples demonstrate how alternative infrastructures can reduce consumption pressure not by shaping individual choices, but by changing the systems through which access, participation, and value are organized. In many cases, these structures align more naturally with the diverse motivations surfaced through the consumer archetypes than interventions that operate within existing commercial platforms.

## Translating Opportunity Areas into Early Intervention Concepts

The two intervention approaches outlined above provided a strategic foundation for the development of early solution ideas. Rather than beginning with fully defined products or programs, the research team generated a set of exploratory concepts designed to test how these mechanisms might operate within everyday consumption contexts.

Initial ideation focused on translating the opportunity areas identified in the research into tangible forms of intervention. Concepts were developed to address specific moments within the consumption journey where participants described heightened pressure, uncertainty, or emotional vulnerability. Some ideas focused on introducing small disruptions within existing digital environments, such as pauses, prompts, or reframing mechanisms that could interrupt impulsive purchasing cycles. Others explored ways to support alternative forms of participation and access that reduce reliance on purchasing as the default way to meet social, emotional, or practical needs.

At this stage, the concepts remained intentionally low fidelity. Their purpose was not to present finished solutions, but to create concrete prompts that participants could react to, critique, and build upon during the co-design workshop.

These early ideas formed the starting point for the participatory design session described in the following section, where participants were invited to expand, challenge, and refine the proposed interventions based on their lived experiences.

## Diamond Three: Co-Created Interventions Portfolio

This section introduces the results of the opportunity mapping, early solution ideation, and the co-design iteration workshop. Following the interview findings and the identification of defined opportunity areas, the workshop provided a participatory forum for young adults to improve these possible interventions directly. Its purpose was to examine low-fidelity concepts, and the pain points they relieve, allowing ideas to be tested, critiqued, and expanded within the context of lived experience.

The process created a collaboration between researchers and participants in which preliminary proposals were refined, reframed, or combined with alternative suggestions. Rather than presenting fixed solutions, this phase developed a portfolio of potential interventions grounded in articulated needs and practical constraints. The detailed results of this process are presented in the sections that follow.

### The Co-Design Session

The co-design workshop brought together five participants aged 18-24 for an in-person session at OCAD University lasting approximately two hours. Participants were invited to engage directly with a set of early intervention concepts developed from the opportunity areas identified in the previous phase of the research.

The workshop built directly on insights generated during the interview phase and the opportunity areas identified in the previous section. Participants were first introduced to the everyday consumption journey (presented earlier in the report), which synthesizes interview insights into a simplified sequence of stages including exposure, desire, decision-making, and post-purchase reflection. Referencing this shared journey helped ground the workshop in recognizable lived experiences and ensured that ideation remained anchored in the realities of how consumption unfolds in everyday life.

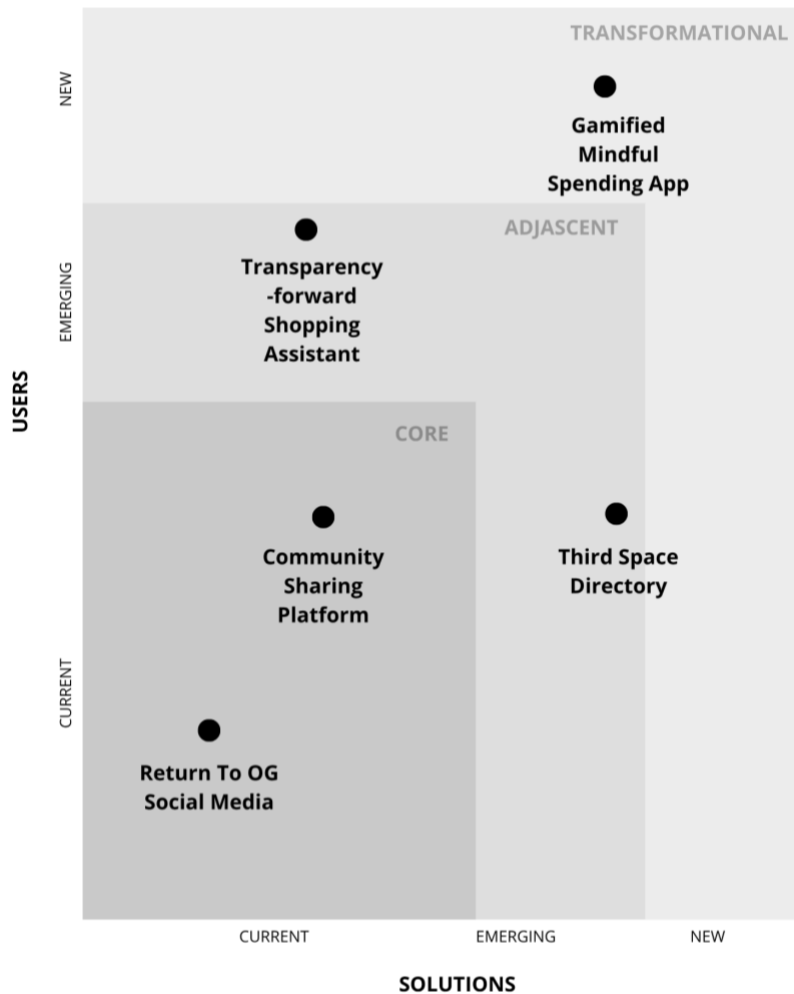
Participants were invited to reflect on the journey and briefly identify moments that felt particularly familiar or challenging in their own experiences. This step helped validate and refine the research team's interpretation of the consumption process while surfacing additional context around emotional triggers, social pressures, and decision-making dynamics.

The workshop then focused on collaboratively examining a set of early intervention ideas developed from the opportunity areas identified in the research. Rather than presenting these ideas as fixed proposals, they were introduced as preliminary concepts intended to be tested, critiqued, and expanded through participant input.

To structure this exploration, the workshop followed a three-phase process: Build, Break, and Fix. In the Build phase, participants expanded on each idea by imagining how the concept could be strengthened or pushed further. In the Break phase, they critically examined where the idea



**Figure 16**  
*Portfolio Growth Matrix for Interventions*

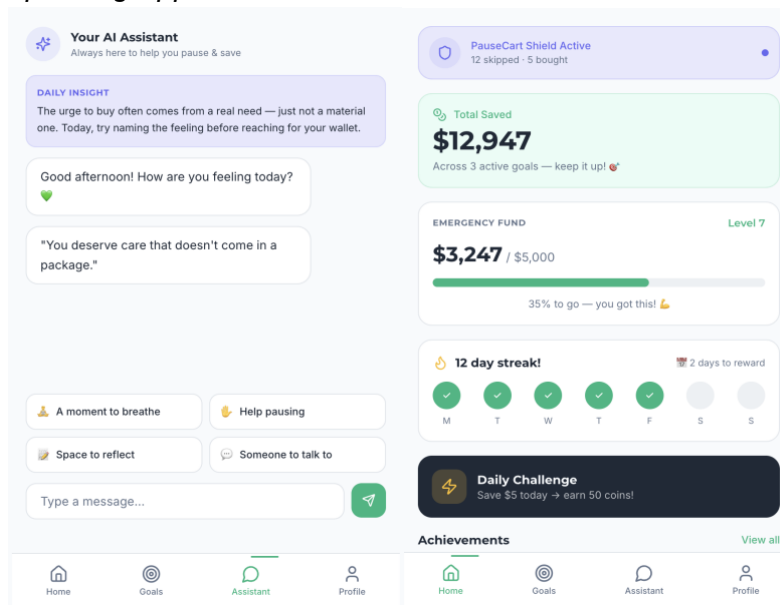


*Note.* The matrix positions portfolio interventions according to whether they target existing or new audiences and whether they extend existing offerings or introduce new intervention formats.

In Figure 16, Harvard Business Review's Innovation-Ambition Matrix (Nagji & Tuff, 2012) is a strategic framework used to map innovation initiatives according to two dimensions: the degree to which they build on existing capabilities and the extent to which they address new or unfamiliar problems or markets. This creates three levels of ambition: core innovations that improve or optimise existing systems, adjacent innovations that extend solutions into new contexts, and transformational innovations that propose fundamentally new approaches or paradigms. The matrix helps teams balance risk, feasibility, and impact across a portfolio of ideas. We plotted our portfolio on the Ambition Matrix to ensure our interventions operate at multiple levels of change, combining practical near-term solutions with more ambitious concepts that challenge underlying consumption behaviours and systems.

## Intervention 1: Gamified Mindful Spending App

**Figure 17**  
*Gamified Mindful Spending App*



*Note.* Mobile app interface showing a personal finance and spending-control dashboard.

### Opportunities Addressed

- Reducing the Gap Between Intentions and Behaviour
- Supporting Long-Term Financial Wellbeing
- Supporting Emotional Regulation Beyond Purchasing
- Improving Confidence in Purchasing Decisions

### How it works

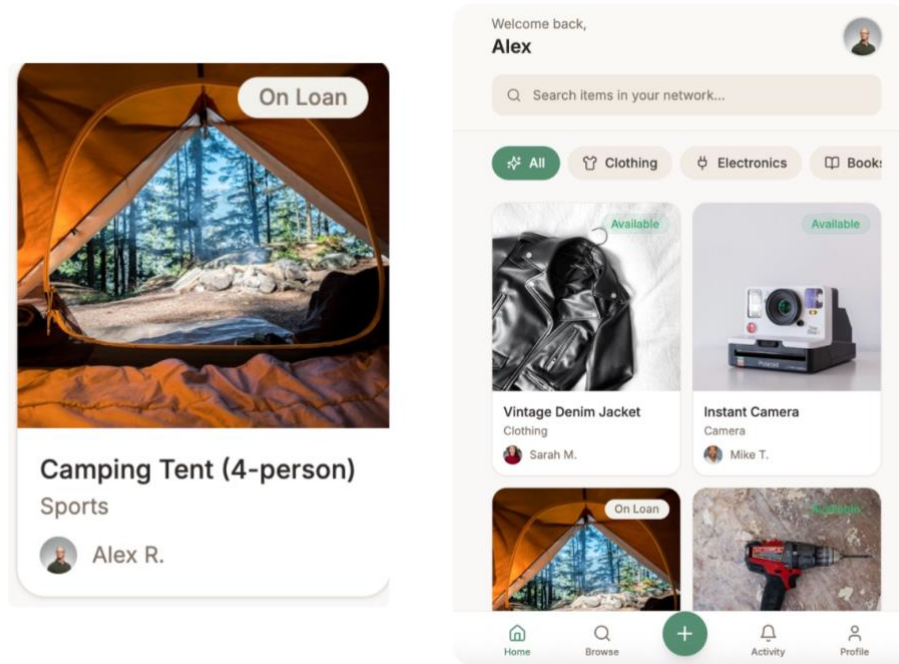
This concept combines a savings tracker, a purchase reflection tool, and a behavioural assistant into a single platform designed to help users build healthier spending habits. Users begin by setting financial goals and tracking progress through a mobile interface that visualizes savings, milestones, and achievements. The platform incorporates gamified elements such as points, streaks, and challenges to reward behaviours like delaying purchases, meeting savings targets, or consistently spending below budget. Rewards and achievements help maintain motivation while reinforcing positive financial habits.

To interrupt impulse buying, the app includes a mandatory purchase pause. When users attempt to buy items online, a browser extension introduces a short waiting period before the purchase can proceed. During this pause, the system prompts users with reflective questions, such as whether the item aligns with their goals or whether they would still value the purchase after waiting. The pause creates a moment for reconsideration rather than immediate consumption. The platform also functions as a mindful spending assistant that analyzes

purchasing patterns and provides personalized insights. It tracks spending categories, identifies recurring habits, and offers gentle prompts that encourage users to reflect on how purchases relate to their financial priorities and long-term goals. Instead of framing restraint as deprivation, the app celebrates small wins and progress toward financial independence. By combining gamified savings, real-time spending interventions, and reflective prompts, the platform helps users slow down purchasing decisions, build awareness around consumption habits, and develop more sustainable financial behaviours over time.

## Intervention 2: Community Sharing Platform

**Figure 18**  
*Community Sharing Platform*



*Note.* Mobile app interface showing a peer-to-peer lending platform where users can browse and borrow items.

### Opportunities Addressed

- Supporting Long-Term Financial Wellbeing
- Reducing the Gap Between Intentions and Behaviour

### How it works

The Community Sharing Platform is a peer-to-peer app that enables people to lend, borrow, rent, or trade everyday items within trusted community networks. Instead of purchasing new products, users can access clothing, tools, appliances, and other goods through shared ownership models, helping reduce unnecessary consumption while strengthening local connections.

Users join or create networks based on proximity or shared interests, such as neighbourhood groups, hobby clubs, or private friend circles. Within these communities, members upload items they are willing to share and set their own lending terms, including loan duration, rental options, or trade agreements. Other members can browse available items and request to borrow or rent them through the app.

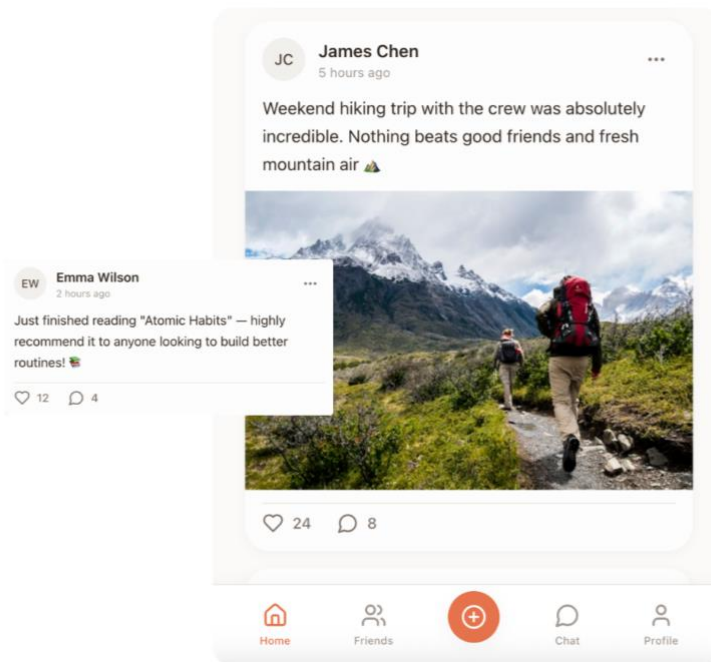
To maintain trust and accountability, the platform incorporates a reputation and incentive system. Users earn points when they lend items to others, improving their borrowing priority within the network. Deposits can be set based on the value of an item, and a rating system allows members to review each other after exchanges. Photo uploads can document item conditions before and after use to support claims if damage occurs.

The platform also supports practical logistics such as optional drop-off points or exchange boxes for item transfers, and it allows different levels of sharing, from low-stakes household items to higher-value equipment. By combining community networks, trust mechanisms, and flexible lending terms, the platform creates a structured system for sharing resources and extending the life of everyday goods.

## Intervention 3: Return of the Original Social Media

### Figure 19

#### *Return of the Original Social Media*



*Note.* Mobile app interfacing displaying a social media feed with posts about hiking and reading.

### Opportunities Addressed

- Maintaining Social Participation and Identity Expression
- Supporting Emotional Regulation Beyond Purchasing

### How it works

This concept reimagines social media as a simpler, more intentional space focused on real relationships rather than engagement metrics or advertising. The platform removes algorithms, ads, sponsorships, and shopping integrations, returning to a chronological feed where users only see posts from people they know.

Users connect primarily through existing contacts or invite-only networks, ensuring that the platform remains centred on genuine social relationships rather than follower growth. Content appears in the order it is posted, without algorithmic ranking or amplification. The design emphasizes sharing everyday moments with friends rather than producing highly curated or performative content.

To reduce social pressure and comparison, the platform removes public engagement metrics such as counts and comment threads. Instead, users can view posts passively or respond

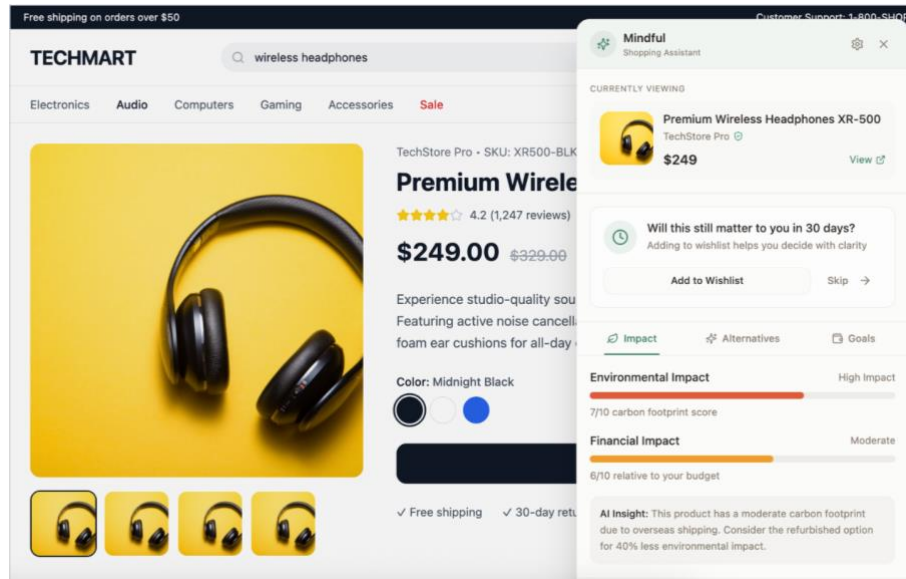
privately. Optional prompts can encourage users to share meaningful life updates or reflections, supporting a slower and more authentic form of digital communication.

To maintain independence from advertising, the platform could operate through alternative funding models such as voluntary donations or a freemium structure that offers additional features to paid users. This approach allows the service to remain ad-free while preserving a healthier digital environment focused on real social interaction.

## Intervention 4: Transparency-Forward Shopping Assistant

**Figure 20**

*Transparency-Forward Shopping Assistant*



*Note.* E-commerce product page with a shopping assistant overlay prompting reflection on purchase impact.

### Opportunities Addressed

- Reducing the Gap Between Intentions and Behaviour
- Improving Confidence in Purchasing Decisions

### How it works

This concept is an AI-powered shopping assistant designed to support more intentional purchasing decisions. Instead of encouraging impulse buying, the platform helps users evaluate products through the lens of long-term value, environmental impact, and personal goals. By integrating product research, impact transparency, and behavioural prompts, the tool reframes online shopping as a reflective process rather than a reactive one.

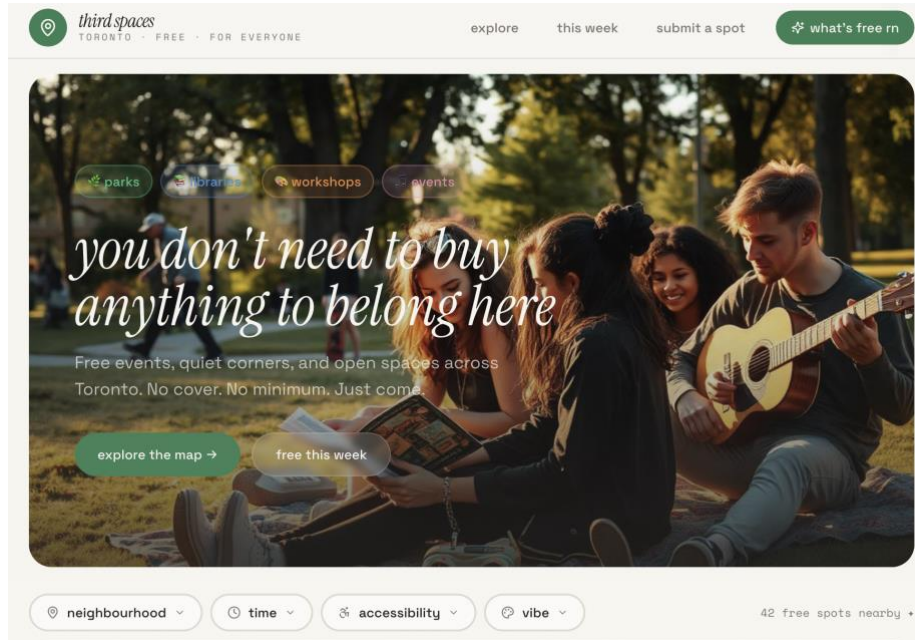
When users browse products online, the assistant aggregates key information to simplify decision-making. It compares price and quality trade-offs, highlights expected durability, and surfaces alternatives such as second-hand options, repairable products, or higher-quality items designed to last longer. The platform also provides transparency into where products are sourced, what materials they are made from, and their estimated environmental footprint.

To make research more accessible, the assistant integrates multiple forms of product insight, including aggregated reviews, real user photos, and social media feedback. It can also flag potential biases in reviews by distinguishing between genuine user experiences and

incentivized or paid partnerships. This helps users understand the credibility of product information before making a purchase. The assistant is personalized around the user's values and goals. Users can set priorities such as reducing spending, lowering environmental impact, or prioritizing durability over convenience. The system then provides prompts or reminders during the shopping process that encourage reflection on whether a purchase aligns with those goals. For in-store purchases, the app can scan products to provide the same insights and comparisons available online.

## Intervention 5: Third Space Directory

Figure 21  
Third Space Directory



*Note.* Website promoting free community spaces and events in Toronto, emphasizing belonging without spending money.

### Opportunities Addressed

- Maintaining Social Participation and Identity Expression
- Supporting Emotional Regulation Beyond Purchasing

### How it works

The Third Space Directory is a digital platform that helps people discover free, non-commercial places and events where they can spend time without the expectation to spend money. The platform aggregates listings for public gatherings, community activities, and shared spaces across the city, making it easier to find opportunities for social connection outside of consumer environments.

Users can explore a centralized, filterable directory that includes community art events, neighbourhood fairs, library programming, pop-ups, and other public gatherings. The platform integrates a map and calendar interface to help users find nearby activities and plan outings, while weekly curated lists and simple behavioural prompts encourage participation in low-cost or “no-spend” social activities.

Listings are sourced through partnerships with local institutions such as libraries, municipalities, and community organizations, alongside user contributions that highlight local events or underused public spaces. The platform can also draw on existing online signals, such as community posts or short-form videos about free events, to surface relevant opportunities.

To maintain reliability, the directory incorporates moderation and verification mechanisms to ensure that listings are accurate and genuinely accessible. By centralizing information that is often scattered across multiple sources, the platform lowers the barrier to discovering free experiences in the city. Ultimately, through highlighting accessible third spaces and free activities, the platform helps normalize social life that is not centred around spending, supporting stronger community engagement and more inclusive public participation.

## Conclusion

This study began with the observation that consumption has become increasingly frictionless and deeply embedded within the digital environments where young people socialize, seek entertainment, and construct identity. In these spaces, purchasing is no longer a discrete economic act but part of the broader architecture of everyday life. The findings suggest that youth overconsumption is not primarily the result of individual irresponsibility or lack of awareness. Rather, it emerges from systems designed to convert attention, emotion, and social interaction into market activity. Platform incentives, cultural expectations, economic precarity, and psychological coping mechanisms interact to normalize purchasing as a default response to a wide range of needs.

At the same time, young people are not passive participants in this system. Participants in this study frequently demonstrated awareness of the structures shaping their behaviour and expressed a desire for greater control over their time, attention, and spending. The tension they described was not one of recognizing the problem, but of acting on their intentions within environments designed to encourage speed, convenience, and impulse. This gap between awareness and agency sits at the core of the challenge.

The portfolio of ideas presented in this study represents a set of early explorations into how intervention might take shape across the system. Rather than resolving the challenge directly, these concepts respond to a broader and largely unaddressed opportunity space identified through this research. Consistent patterns point to a growing demand for alternatives to consumption, alongside a lack of systems that meaningfully support these needs. This creates a critical opening to deliver new forms of value to young people at a time when financial pressure, digital saturation, and cultural fatigue are intensifying.

These concepts are not intended as definitive solutions, but as starting points that demonstrate what intervention in this space could look like. No single approach will meaningfully shift consumption patterns on its own. Instead, change depends on a range of complementary interventions that operate across different contexts, needs, and moments within the consumption journey. As such, this work should be read not only as a set of proposals, but as a call for continued exploration, testing, and expansion by others working across the system. This opportunity is not owned by any single group, but can be advanced by multiple actors, each contributing in different ways.

### For Businesses

This research does not suggest a need to sacrifice profit, but rather to redefine how value is created and captured. There is growing opportunity in models that prioritize longevity, trust, and meaningful engagement over volume and frequency of purchase. Examples such as Patagonia demonstrate how repair programs, resale markets, and durability can strengthen customer loyalty while generating revenue (Brady, 2025). Similarly, features like Apple Screen Time show that supporting user awareness and restraint can coexist without affecting long-term platform retention (Lee, 2025). Designing for intentional use, rather than maximum use, can become a

competitive advantage in an environment where users are increasingly aware of and fatigued by manipulative systems.

### For Designers

The findings highlight a need to move beyond optimization for speed, ease, and conversion as default goals. Instead, design can play a critical role in restoring user agency by shaping decision environments that support reflection, intention, and informed choice. This may include introducing moments of pause, making trade-offs more visible, or designing pathways that help users meet emotional and social needs without defaulting to consumption. In this sense, friction is not a failure of design, but a strategic tool for enabling more meaningful interaction.

### For Policy Makers and Institutions

There is an opportunity to address the broader structural conditions that sustain overconsumption. This includes regulating platform practices that exploit behavioural vulnerabilities, investing in public and shared infrastructures that reduce reliance on market-based participation, and supporting financial systems that enable long-term stability rather than short-term spending. Expanding access to non-commercial spaces for social life, creativity, and participation is critical to making reduced consumption both feasible and desirable.

### For Youth

These findings suggest that there is greater agency and influence within this system than is often perceived. While platforms and markets are designed to shape behaviour, they are also highly responsive to collective preferences, with attention, traction, and cultural value emerging from patterns of engagement, adoption, and normalization. This creates the potential for shifts in what is considered desirable, such as valuing durability over novelty, access over ownership, or restraint over constant participation, to meaningfully influence what businesses and platforms prioritize. In this sense, young people are not only navigating the system but actively shaping it, with the ability to generate demand for alternative modes of consumption, including sharing, repairing, reselling, or opting out of certain cycles. As these practices become more visible and collective, they begin to redefine norms and open space for different kinds of offerings to emerge.

Taken together, these directions suggest that degrowth-oriented design is not about eliminating consumption altogether, but about restoring agency. By reshaping the environments in which purchasing decisions occur, it becomes possible to support more intentional relationships with consumption and create conditions where buying less becomes both viable and desirable.

## References

- Amirthalingam, J., & Khera, A. (2024). Understanding social media addiction. *Cureus*, 16(10).  
<https://doi.org/10.7759/cureus.72499>
- Benchetrit, J. (2025, December 14). *Canadians under 35 are debt-stressed and buy now, pay later ubiquity isn't helping*. CBC News. <https://www.cbc.ca/news/business/canadians-under-35-debt-relief-missed-payments-9.7012117>
- Bikowski, L. (2025). Consumer Responses to Algorithmic Marketing Synthesis of Evidence and a Guiding Framework. *Expert Journal of Marketing*, 13(1).  
<https://marketing.expertjournals.com/23446773-1302/>
- Black, R., Wu, E., Gbolahan, F., Kang, Y., & Qureshi, S. (2026). Exploring the influence of big tech lobbying on canadian tech policy. *Balsillie Papers*, 9(1).  
<https://balsilliepapers.ca/bsia-paper/exploring-the-influence-of-big-tech-lobbying-on-canadian-tech-policy>
- Brady, M. (2025, February 24). *How Patagonia's repairs program drives loyalty and customer advocacy*. CX Dive. <https://www.customerexperiencedive.com/news/patagonia-repairs-program-loyalty-customer-advocacy/740670/>
- Brier, D. J. (2005). Marking the future: a review of time horizons. *Futures*, 37(8), 833–848.  
<https://doi.org/10.1016/j.futures.2005.01.005>
- Brooks, D. (2025, May 15). *We are the most rejected generation*. The New York Times.  
<https://www.nytimes.com/2025/05/15/opinion/rejection-college-youth.html>
- Buckell, D. (2025, June 14). *Anyone for a picnic [Image attached] [Facebook Post]*. Facebook.  
<https://www.facebook.com/groups/263402849509405/posts/anyone-for-a-picniccouncillor-perks-update-on-the-high-park-motion-study-s-lates/726168299899522/>
- Bunz Trading Zone. (n.d.). *Bunz*. <https://bunz.com/>
- Bush, O. (2026, January 24). *E-Commerce Statistics in Canada*. Made in CA.  
<https://madeinca.ca/e-commerce-canada-statistics/>
- Canadian Digital Media Research Network. (2025, October 9). *The Canadian information ecosystem during the 2025 federal election*. Media Ecosystem Observatory.  
<https://www.cdmrn.ca/publications/the-canadianinformation-ecosystem-during-the-2025-federal-election>
- Cam, T., & Lee, Y. (2024). Social media influencers and followers' conspicuous consumption: The mediation of fear of missing out and materialism. *Heliyon*, 10(16), e36387–e36387.  
<https://doi.org/10.1016/j.heliyon.2024.e36387>

- Cantrell, J., Bingenheimer, J., Tulsiani, S., Hair, E., Vallone, D., Mills, S., Gerard, R., & Evans, W. D. (2022). Assessing digital advertising exposure using a virtual experimental protocol. *Digital Health*, 8, 20552076221102260.  
<https://doi.org/10.1177/20552076221102260>
- Centennial World Podcast Network. (2025, September 26). "You don't owe anyone anything:" gen Z & the viral hyper-individualism myth. YouTube.  
<https://www.youtube.com/watch?v=BKzhNIA-Gno>
- Chellew, C. (2021, March 15). *How Removing Public Seating Creates New Civic Barriers*. Azure Magazine. <https://www.azuremagazine.com/article/how-removing-public-seating-creates-new-civic-barriers/>
- Chen, D. (2022). The market for attention. *Princeton Economics*.  
<https://doi.org/10.2139/ssrn.4024597>
- Copilot Money, Inc. (2025). *Copilot Money: Your money, beautifully organized*.  
<https://www.copilot.money/>
- Dator, J. (2009). Alternative futures at the Manoa school. *Journal of Futures Studies*.  
<https://jfsdigital.org/articles-and-essays/2009-2/vol-14-no-2-november/articles/futuristsalternative-futures-at-the-manoa-school/>
- Denham, B. (2024, November 18). *2024 Trends: Social Media in Canada*. Environics Research.  
<https://environics.ca/insights/articles/2024-trends-social-media-in-canada/>
- Dubois, G., Sovacool, B., Aall, C., Nilsson, M., Barbier, C., Herrmann, A., Bruyère, S., Andersson, C., Skold, B., Nadaud, F., Dorner, F., Moberg, K. R., Ceron, J. P., Fischer, H., Amelung, D., Baltruszewicz, M., Fischer, J., Benevise, F., Louis, V. R., & Sauerborn, R. (2019). It starts at home? Climate policies targeting household consumption and behavioral decisions are key to low-carbon futures. *Energy Research & Social Science*, 52, 144–158. <https://doi.org/10.1016/j.erss.2019.02.001>
- Eugene, H. [@eugbrandstrat]. (2025, July 14). *Our little treats are here to stay [Video]*. Instagram. <https://www.instagram.com/reel/DMG3wiyykyb>
- Fernie, E. (2025, March 24). *I don't owe you anything: Toeing the line of self-care and selfishness*. The Courier Online. <https://www.thecourieronline.co.uk/i-dont-owe-you-anything-toeing-the-line-of-self-care-and-selfishness>
- Financial Consumer Agency of Canada. (2025, September 17). *Pilot study: Buy now, pay later services in Canada*. Government of Canada. <https://www.canada.ca/en/financial-consumer-agency/programs/research/pilot-study-buy-now-pay-later-services-in-canada.html>

- Finch Care Public Benefit Corporation. (n.d.). *Finch: Your new self-care best friend*.  
<https://finchcare.com/>
- Galway, L. P., & Field, E. (2023). Climate emotions and anxiety among young people in Canada. *The Journal of Climate Change and Health*, 9(100204), 100204.  
<https://doi.org/10.1016/j.joclim.2023.100204>
- Han, B., Hirshleifer, D., & Walden, J. (2023). Visibility bias in the transmission of consumption beliefs and undersaving. *The Journal of Finance*, 78(3), 1647–1704.  
<https://doi.org/10.1111/jofi.13223>
- Harper, T. A. (2025, April 19). *What we lose when we're priced out of our hobbies*. The Atlantic.  
<https://www.theatlantic.com/family/archive/2025/04/hobby-inflation-fishing-knitting/682497/>
- Heinrich, M. (2025, November 27). *City of layers: Inside Toronto's experiment in urban coexistence*. BMW Foundation. <https://www.bmw-foundation.org/stories/City-of-Layers-Inside-Torontos-Experiment-in-Urban-Coexistence>
- Hjarvard, S. (2019). The Janus face of digital connectivity: The transformation of social dependencies. In J. Ferreira, A. P. da Rosa, A. F. Neto, J. L. Braga, & P. G. Gomes (Eds.), *Between what we say and what we think: Where is mediatization?* (pp. 241-264). FACOS Universidade Federal de Santa Maria.
- Hollenbaugh, E. E. (2021). Self-Presentation in Social Media: Review and Research Opportunities. *Review of Communication Research*, 9(2255-4165), 80–98.  
<https://doi.org/10.12840/issn.2255-4165.027>
- Inayatullah, S. (1998). Causal layered analysis: Poststructuralism as method. *Futures*, 30(8), 815–829. [https://doi.org/10.1016/s0016-3287\(98\)00086-x](https://doi.org/10.1016/s0016-3287(98)00086-x)
- Institute for Clinical Evaluative Sciences. (2020, May 10). *More teens and young adults in Ontario are experiencing mental health issues*. ICES.  
<https://www.ices.on.ca/news-releases/more-teens-and-young-adults-in-ontario-are-experiencing-mental-health-issues/>
- Interac Corp. (2025, December 3). *Reconnecting confidence: Helping Gen Z take charge of their finances*. <https://www.interac.ca/en/content/life/reconnecting-confidence-helping-gen-z-take-charge-of-their-finances/>
- Intuit. (2024, March 14). *Gen Z and millennials' financially irresponsible era is over as many adopt "no-buy" financial trend*. Credit Karma Press Room.  
<https://www.creditkarma.com/about/commentary/gen-z-and-millennials-financially-irresponsible-era-is-over-as-many-adopt-no-buy-financial-trend>

- Jackson, T. (2009). *Prosperity without growth: Economics for a Finite Planet*. Routledge.
- Jarrett, M. (2023, September 4). TikTok Shop ends Shopify integration in push for closed loop model. Dao Insights. <https://daoinsights.com/news/tiktok-shop-ends-shopify-integration-in-push-for-closed-loop-model>
- Klein, E. (2025, July 8). *How the Attention Economy Is Devouring Gen z and the Rest of Us*. The New York Times. <https://www.nytimes.com/2025/07/08/opinion/ezra-klein-podcast-kyla-scanlon.html>
- Koles, B., Pillai, K. G., Nagy, P., Gligor, D. M., Bozkurt, S. (2025). Revisiting Social Comparison Theory in Offline and Online Contexts. *Psychology and Marketing*. <https://doi.org/10.1002/mar.70070>
- Lee, Jihyun & Lee, Yuri. (2019). Does online shopping make consumers feel better? Exploring online retail therapy effects on consumers' attitudes towards online shopping malls. *Asia Pacific Journal of Marketing and Logistics*. <https://doi.org/10.1108/APJML-06-2018-0210>
- Lee, R. A. (2025, September 25). *Apple Customer Loyalty Statistics 2025*. SQ Magazine. <https://sqmagazine.co.uk/apple-customer-loyalty-statistics/>
- Ling, Y., Gao, B., Jiang, B., Fu, C., & Zhang, J. (2023). Materialism and envy as mediators between upward social comparison on social network sites and online compulsive buying among college students. *Frontiers in Psychology*, 14. <https://doi.org/10.3389/fpsyg.2023.1085344>
- Lipovetsky, V. [@valeria.lipovetsky]. (2024, January 11). *Every single time [Video]*. TikTok. <https://www.tiktok.com/@valeria.lipovetsky/video/7322848022029798661>
- Lord, C. (2024a, April 26). *Is home ownership only for the rich now? 80% say yes in new poll*. Global News. <https://globalnews.ca/news/10449905/home-ownership-affordability-ipsos-poll-april-2024>
- Lord, C. (2024b, October 29). *As homeownership plummets, young Canadians are moving in with family*. Global News. <https://globalnews.ca/news/10836339/young-canadian-home-ownership-affordability>
- Loureiro, S. M. C., de Plaza, M. A. P., & Taghian, M. (2020). The effect of benign and malicious envies on desire to buy luxury fashion items. *Journal of Retailing and Consumer Services*, 52. <https://doi.org/10.1016/j.jretconser.2018.10.005>
- Lu, S. (2024, December 11). *Regulating algorithmic harms*. University of Michigan Law. [https://repository.law.umich.edu/law\\_econ\\_current/277/](https://repository.law.umich.edu/law_econ_current/277/)
- Maier, S. F., & Seligman, M. E. (1976). Learned helplessness: Theory and evidence. *Journal of*

- Experimental Psychology: General*, 105(1), 3–46. <https://doi.org/10.1037/0096-3445.105.1.3>
- McCorvey, J. J. (2025, May 20). *Buy now, pay never? Some Klarna users struggle to repay loans as U.S. consumer debt rises*. NBC News. <https://www.nbcnews.com/business/personal-finance/buy-now-pay-never-klarna-users-struggle-repay-loans-us-consumer-debt-s-rcna207940>
- Mental Health Research Canada. (2025, April). *Associations between social media use, personal screen time, and mental health indicators among Canadian youth*. Mental Health Research Canada. <https://www.mhrc.ca/blog-research-brief/associations-between-social-media-use-personal-screen-time-and-mental-health-indicators-among-canadian-youth>
- Merino, M., Tornero-Aguilera, J. F., Rubio-Zarapuz, A., Villanueva-Tobaldo, C. V., Martín-Rodríguez, A., & Clemente-Suárez, V. J. (2024). Body perceptions and psychological well-being. *Healthcare*, 12(14), 1–44. <https://doi.org/10.3390/healthcare12141396>
- Mikhail, A. (2024, November 29). Gen Z and millennials are “doom spending” their way to a life of debt unless they make 4 changes. *Fortune*. <http://fortune.com/well/article/gen-z-millennials-doom-spending-stress/>
- Miller, D. (2025, March 24). *The eco-anxiety epidemic: How gen Z activists are channeling fear into solutions*. Earth Day. <https://www.earthday.org/the-eco-anxiety-epidemic-how-gen-z-activists-are-channeling-fear-into-action/>
- Millstein, S. (2025, January 17). *How overconsumption affects the environment and health, explained*. Sentient Media. <https://sentientmedia.org/overconsumption/>
- Moghddam, H. A., Carlson, J., Wyllie, J., & Rahman, S. M. (2024). Scroll, Stop, Shop: Decoding impulsive buying in social commerce. *Journal of Business Research*, 182, 114776–114776. <https://doi.org/10.1016/j.jbusres.2024.114776>
- Musto, J. (2026, February 16). *Spending just two hours a day on social media is linked to increased loneliness in college students*. Yahoo News Canada. <https://ca.news.yahoo.com/spending-just-two-hours-day-150433935.html>
- Nagji, B., & Tuff, G. (2012, May). *Managing your innovation portfolio*. Harvard Business Review. <https://hbr.org/2012/05/managing-your-innovation-portfolio>
- Ng, A. (2026, January 20). *The Skills You're Losing While AI Handles the Boring Parts*. Medium. <https://medium.com/@iamalvisng/the-skills-youre-losing-while-ai-handles-the-boring-parts-380266adcf0c>
- Pahlevan Sharif, S., & Yeoh, K. K. (2018). Excessive social networking sites use and online

- compulsive buying in young adults: the mediating role of money attitude. *Young Consumers*, 19(3), 310–327. <https://doi.org/10.1108/yc-10-2017-00743>
- PocketGuard, Inc. (2026). PocketGuard: Budgeting app & finance planner. <https://pocketguard.com/>
- Poletek, C. [@chrispolettek]. (2025, May 2). *Guess the wait time?* [Video]. TikTok. <https://www.tiktok.com/@chrispolettek/video/7499885355156491525>
- Policy Horizons Canada. (2025, February 11). *Foresight on AI: Policy considerations*. Government of Canada. <https://horizons.service.canada.ca/en/2025/02/10/ai-policy-consideration/index.shtml>
- Policy Horizons Canada. (2024, April 18). *Future Lives: Uncertainty*. Government of Canada. <https://horizons.service.canada.ca/en/2024/future-lives-uncertainty/index.shtml>
- Radin, S. (2024, August 7). “It is OK to be content with your simple life”: Is “underconsumption core” the answer to too much shopping? *The Guardian*. <https://www.theguardian.com/fashion/article/2024/aug/07/it-is-ok-to-be-content-with-your-simple-life-is-underconsumption-core-the-answer-to-too-much-shopping>
- Riedel.wtf Apps S.L. (2026). One sec: Cut your screen time in half. <https://one-sec.app/>
- Robson, G. (2023, December 13). *Big nihilism: Generation Z, surveillance capitalism, and the emerging digital technocracy*. Project Muse; John Hopkins University. <https://muse.jhu.edu/article/902592/>
- Royal Bank of Canada. (2026). Mydoh: The smart cash card & app for families. <https://www.mydoh.ca/>
- Sauer-Zavala, S. (2025, May 4). *Toxic self-care culture*. Psychology Today. <https://www.psychologytoday.com/ca/blog/self-made/202505/toxic-self-care-culture>
- Shamu, Y., You, Z., & Wang, M. (2024). Social visibility of consumption and conspicuous consumption: An empirical analysis of Chinese wedding ceremonies. *Heliyon*, 10(3), e25854–e25854. <https://doi.org/10.1016/j.heliyon.2024.e25854>
- Shaw, J. (2026, January 5). *We built a world that’s too easy*. Medium. <https://medium.com/@jodiemshaw/we-built-a-world-thats-too-easy-9f96ee4f4244>
- Shawstad, B. (2024). *Stop impulse buying (Version 1.13)* [Mobile app]. App Store. <https://apps.apple.com/us/app/stop-impulse-buying-budget/id6475173011>
- Sheppard, E., & Coletto, D. (2025, March 5). *From scarcity to precarity: The changing mindset of Canadians*. Abacus Data. <https://abacusdata.ca/from-scarcity-to-uncertainty-the-changing-mindset-of-canadians/>
- SpendSafe Financial Corp. (2026). SpendSafe: Money skills made simple for kids.

<https://www.spendsafe.com/>

Statistics Canada. (2019, October 9). *Household food consumption and Canadian greenhouse gas emissions, 2015*. Statistics Canada. <https://www150.statcan.gc.ca/n1/pub/16-508-x/16-508-x2019004-eng.htm>

Statistics Canada. (2022). *Young people and exposure to harmful online content in 2022*. Government of Canada. <https://publications.gc.ca/site/eng/9.932900/publication.htm>

Statistics Canada. (2024a, January 16). *Digital well-being: the relationship between technology use, mental health and interpersonal relationships*. Statistics Canada.

<https://www150.statcan.gc.ca/n1/pub/22-20-0001/222000012024001-eng.htm>

Statistics Canada. (2024b, March 21). *Trends in online banking and shopping*. Statistics Canada. <https://www150.statcan.gc.ca/n1/daily-quotidien/240321/dq240321b-eng.htm>

Statistics Canada. (2024c, March 27). *Housing, wealth and debt: How are young Canadians adapting to current financial and housing pressures?* Statistics Canada.

<https://www150.statcan.gc.ca/n1/pub/36-28-0001/2024003/article/00004-eng.htm>

Statistics Canada. (2025, May 21). *The daily: Survey of household spending 2023*. Statistics Canada. <https://www150.statcan.gc.ca/n1/daily-quotidien/250521/dq250521a-eng.htm>

St. James Town Community Co-operative. (n.d.). Time bank.

<https://stjamestowncoop.org/time-bank/>

Stone, L. (2024, July 31). *How gen Z became so nihilistic about money*. BBC.

<https://www.bbc.com/worklife/article/20240731-how-gen-z-became-so-nihilistic-about-money>

The Canadian Press. (2021, October 14). *Canadians to remain among world's top energy users even as government strives for net zero*. CBC News.

<https://www.cbc.ca/news/politics/canada-energy-consumption-forecast-1.6211387>

The Canadian Press. (2026, February 2). *Many believe saving for retirement is harder than it was for their parents*. Investment Executive.

<https://www.investmentexecutive.com/news/many-believe-saving-for-retirement-is-harder-than-it-was-for-their-parents-bmo/>

The Decision Lab. (n.d.). *Reducing online impulse buying for smarter purchases*.

<https://thedecisionlab.com/big-problems/reducing-online-impulse-buying-for-smarter-purchases>

TradeLoop. (n.d.). TradeLoop. <https://www.tradeloop.com/>

United Nations. (2022, December). *Horizon scan manual: A step-by-step guide*. UN Global

- Pulse. <https://www.unglobalpulse.org/document/horizon-scan-manual-a-step-by-step-guide/>
- Varga, C. (2025, June 12). *Diving in: Post-Cringe & gen-z*. ListenFirst. <https://www.listenfirstmedia.com/diving-in-post-cringe-gen-z/>
- Wang, W., Raghunathan, R., & Gauri, D. K. (2022). Powerlessness, variety-seeking, and the mediating role of need for autonomy. *Journal of Retailing*, 98(4), 706–723. <https://doi.org/10.1016/j.jretai.2022.04.004>
- Wells, C. (2025, September 19). *Millennials are stuck in an old, lazy story*. Bloomberg. <https://www.bloomberg.com/news/articles/2025-09-19/millennials-have-outgrown-boomers-avocado-toast-stereotype>
- Williams, H. (2024, August 8). *Why “doing nothing, intentionally” is good for us: The rise of the slow living movement*. BBC. <https://www.bbc.com/culture/article/20240724-why-doing-nothing-intentionally-is-good-for-us-the-rise-of-the-slow-living-movement>
- Xu, C., Yang, G., Wang, Y., & Austin Shijun Ding. (2022). Is conspicuous consumption influenced by cyber-ostracism? A moderated mediation model. *Behavioral Sciences*, 13(1), 6–6. <https://doi.org/10.3390/bs13010006>
- Yan, R., & Takahashi, H. (2025). The parasocial relationships between influencers and consumers: *Quarterly Journal of Marketing*. <https://doi.org/10.7222/marketing.2025.032>
- Yang, Q., Xu, Y., & van. (2024). Social network site use and materialistic values: the roles of self-control and self-acceptance. *BMC Psychology*, 12(1). <https://doi.org/10.1186/s40359-024-01546-7>
- YMCA of Northern Alberta. (2024, September 18). *Six in ten Canadians surveyed have little or no sense of community, new YMCA research reveals*. GlobeNewswire. <https://www.globenewswire.com/news-release/2024/09/18/2948643/0/en/Six-in-Ten-Canadians-Surveyed-Have-Little-or-No-Sense-of-Community-New-YMCA-Research-Reveals.html>

## Appendix

### Appendix A: Comparative Dimensions for Plausible Future Scenarios

Scenario	Grow	Collapse	Discipline	Transform
Population	Increasing - population continues to rise, fueling increased development of rural places and high-rise living.	Population begins shrinking as people migrate out of Canada + birth rates drop due to costs. Global migration halts due to instability + distrust between nations fighting for scarce resources.	Regulation exists to put a pause on population growth. More focus on supporting needs of local population via quality-of-life metrics	Post-Human - Population becomes mix of interchangeable human & sentient robotic beings. Relationships between robotic and human beings is normalized.
Energy	Sufficient - There's enough energy to sustain those who can afford it.	Energy becomes scarce due to overuse maintaining digital environment + global trade. Oil eventually dries up, res-usable, clean resources are not refined enough to have maintained the flow of trade. Fighting over energy becomes a major international issue.	Transitioning to alternate resources like nuclear and placing restrictions/limitations on usage (e.g., limit for household, blackout periods, limitations on businesses)	Abundant - Energy systems are largely renewable and operating at scale. Regulated efficiencies such as night-time blackouts are normalized in this systematized world.
Economy	Dominant - economic issues drive most political decisions, and societies develop into hyper-capitalistic systems where nothing is free.	Cost of living too extreme, going through a period of global depression. Markets collapse, job losses abundant, currency collapses. Banking system collapses due to unpaid loans and debt in the trillions.	Stronger regulations for businesses, especially for social media enterprises focusing on loss of life quality and skill decline.	Trivial - Jobs are assigned to you by an independent AI-powered governing body. Money is practically meaningless.
Environment	Conquered - Natural spaces are increasingly privatized and curated; access to "nature" becomes a premium experience rather than a public good.	Clean, fresh water is scarce and used to maintain what's left of the AI/digital economy as we've become dependent on convenience. Canada sits at the center for geopolitical strife due to the Great Lakes water supply.	Regulations on energy help sustain the environmental impact of tech. Funding into more agile and less bloated technology becomes a priority. Water and land rights sit at the forefront of legislation.	Artificial - Natural spaces within cities are perfected in artificial ways that wouldn't be possible organically. The natural world at large is kept alive for resource purposes at a sustainable and efficient rate.
Culture	Dynamic - as trend cycles continue to increase and our lives become more digitally dominated, culture at large changes faster than ever and becomes something very difficult to keep track of	Culture becomes more reactionary and in-group focused as resources dwindle. Micro colonies + provincial/municipal allegiances may become the standard for identification.	Shared micro-macro identity around shared responsibility. Optimism grounds people willingness to participate.	Complex - Underground subcultures and counter-groups emerge in a highly regulated system where individuals have a lack of freedom and independence.

Technology	Accelerating - as tech continues to advance, there is a solution for every problem, and products are hyper-personalized to the user. Everyday experiences are frictionless, albeit expensive.	Most international communications tech (global internet) is gone due to firewalls. Only tech that remains is AI focused and local connective tools.	Technological innovations are prioritized only for their clean, lightweight footprint & are evaluated for success not by their addictiveness + extractive economic value, but on their holistic pro-social improvement	Transformative - technology is increasingly advanced and is valued above all else in society. To level playing field between robots and humans, tech is commonly embedded directly to humans through advancements like Neuralink.
Governance	Corporate - the government is increasingly directed by corporate monopolies.	Stronger local politics, especially around the Great Lakes region, which becomes the powerhouse for technology.	New government with different priorities needs to be at the table. Anti-tech legislation supported by the population.	Direct - government is largely powered by artificial intelligence, and acts as the high-level orchestrator between all sub-systems in society. Democracy becomes an illusion, in a system that values efficiency over freedom.
Public Space	Commercialized - Public space is increasingly privatized, surveilled, or monetized; informal gathering is discouraged in favour of consumption-driven environments.	Public space becomes unusable due to increased homeless populations needing tent zones. Communities becomes more insular, and some gated communities arise.	Public space becomes a priority, not only outdoor but indoor. Investment into beautiful parks for public use and third places. Funds from tourism and hospitality rerouted toward population wellness	Public environments are designed for flow, efficiency, and behavioural regulation. Movement, dwell time, and interaction are subtly orchestrated, reducing friction and conflict while limiting spontaneity and unsanctioned gathering.
Social Dynamics of Youth	Youth identity formation is shaped by debt, hustle culture, and performative success; peer comparison and financial anxiety intensify social stratification.	Communities being more insular and feeling more unsafe and unstable means less safe socialization. Possibly greater turns to violence/criminal activity. Identity formation is around scarcity and navigating scarcity through competition	Social wellness is focused around community discipline. Status is afforded through creativity, performance, and talent. Social performance and validation is sought through sport + art competition.	Youth navigate identity in tension between limitless opportunity and constrained autonomy.
Coping/Survival Strategies	Side hustles, lifestyle minimalism, credit juggling, and emotional numbing through digital consumption replace collective action.	More crime-based activity and rational. Crime as a coping strategy for self-preservation.	Mindset shift and community wellness strategizing around discipline help people manage the loss. A less individualistic, and more collectivist nature needs to sit at the center	Meaning-making through craft, subculture, and resistance rather than economic survival.
Shopping Behaviour	Consumption functions as emotional regulation and identity signaling; purchases are justified through convenience, status, or "earned" reward despite financial strain.	More hoarding behaviour is abundant for feelings of security.	Lessened, with a more educated consumer that focuses on the value of a product. Buying from local, of community brands sit at the forefront of decision making	Minimal material purchasing; value shifts to time, skill, and experiential exchange.

Affordability	Conditional: most goods and services remain technically accessible, but only under specific conditions (debt, bundling, subscriptions, promotional cycles, or behavioural compliance). Affordability becomes something to constantly manage rather than fully achieve, requiring trade-offs, attention, and future commitment rather than upfront ability to pay.	Lack of affordability, living in a depression, extreme wealth disparity, less participation in the economy	More affordable as less people are able to compete for resources, slowing demand	Obsolete: affordability ceases to exist. Access is determined by system allocation rather than purchasing power, with scarcity managed through permissions, quotas, and optimization rules rather than price.
Interpersonal Communication	Transactional: relationships are maintained through platforms optimized for visibility, efficiency, and performance. Communication is shallow, shaped by algorithms, metrics, and monetized attention.	Aggressive and focused on community and/or family. A shift toward more communal societies with in-and-out group leaning	More verbal communication, and potentially the return of letter writing due to less digital access	Filtered: communication is efficient, direct, and often mediated or translated by AI systems. Emotional nuance and ambiguity are reduced in public channels, pushing intimacy, secrecy, and unscripted expression into private or underground spaces.
Entertainment / Hobby	Optimized: leisure activities are increasingly platform-based, subscription-driven, or brand-sponsored. Hobbies prioritize productivity, self-improvement, or monetization (content creation, side income) over play or community, reinforcing the idea that free time must justify itself economically.	Access to paints and play materials become lost due to trade halt. Easier pleasure-based entertainment through drugs may become prevalent.	Entertainment is usually time spent as a local pub/restaurant/someone's house. Spending time physically gathering in familiar spaces.	Leisure centers on activities that prioritize slowness, imperfection, or embodied skill (craft, physical play, live creation). Hobbies become sites of identity preservation and resistance in a world where efficiency and automation dominate.

## Collapse

### Situational Context

Under prolonged resource constraint, states restrict trade and migration to secure domestic access to energy and water. Governments scale back digital infrastructure and limit cross-border connectivity through firewalls as energy and freshwater costs rise. Energy shortages and declining oil supplies reshape geopolitical relations, concentrating strategic pressure on regions with stable water reserves; in Canada, the Great Lakes region gains political and economic leverage, weakening national cohesion. Economic depression and high living costs reduce participation in formal markets and push consumption toward basic goods and long-term storage. Housing instability limits access to public space and shifts social life toward family,

neighbourhood, and local institutions. Young people grow up with restricted mobility and fewer economic pathways, forming identities around security, competition, and local belonging rather than expansion or upward mobility.

#### Backcast

2028 → Housing and debt markets fail; banking instability triggers a global depression and mass job losses.

2030 → States promote AI-driven productivity tools to boost growth; digital and data infrastructure expands rapidly.

2035 → Water scarcity intensifies as data-centre cooling and energy demand strain freshwater systems.

2037 → Emergency water-use limits pass unevenly across countries; riots erupt over restricted access to information and services.

2040 → Digital economy contracts sharply as water and energy costs force data-centre shutdowns.

2043 → The United States attempts to secure Canadian freshwater assets; Canada militarizes the Great Lakes as regional blocs consolidate.

2045 → National governance fragments; micro-communities and regional coalitions become primary units of security and identity.

Day in the Life paragraph I wake to the sound of my alarm, rushing to get into the shower before it gets turned off today. I step into the shower while the counter counts down, rinsing quickly and shutting the tap before the pressure drops: 67 seconds, a new record. Walking down the street, I see a fresh recruitment poster has been pasted over an older one, the slogan shorter and more aggressive than last week's. They need manpower to fight and they need it now.

#### Day-if-the-life

Outside, I walk the same route I always do, keeping to main streets where the lights still work, avoiding the side blocks where tents cluster closer each month. It's not the safest to be alone on foot while it's dark, but the cost of motor transport is expensive to justify. Classes run in half-lit rooms with printed materials and shared terminals that cycle through approved feeds; the global web is gone, replaced by notices, briefings, and lessons on continuity and compliance.

Afterward, I meet friends near the campus well, talking in fragments about draft notices, neighbours who disappeared overnight. As the sky darkens, we break early. It's a long walk back and the sun is starting to set. Once home, I inventory what I have without meaning to: stacked water jugs by the sink, dried food sealed and labeled, a small box of things I couldn't replace if they vanished. I add one more item to the shelf from my bag, not because I need it tonight but because having it makes the room feel steadier. Then I lie down, exhausted, thinking with gratitude about how lucky I am to live in a less disrupted part of the world.

## Continuation

### Situational Context

What happens when debt becomes so mainstream that it reshapes how people plan, relate, and make everyday decisions? As the cost of living rises due to population growth, climate instability, and extractive economic models, wages fail to keep pace despite gains in productivity and technological capacity. Long term debt becomes a normalized condition of adulthood, while everyday life continues largely uninterrupted. For youth, prolonged exposure to financial instability narrows future orientation, encouraging short term decision making and consumption as a form of reassurance rather than aspiration. Meanwhile, economic and political power consolidates among a narrow asset owning elite, reinforcing structural immobility and limiting meaningful avenues for redistribution. Growth remains the dominant policy objective, even as its benefits accrue unevenly and its risks are increasingly socialized.

### 4-6 events backcasted

2030: Major banks and retailers jointly phase out debit-only purchasing

2035: Federal housing strategy formally abandons ownership targets, shifting focus from ownership pathways to long-term rental supply and institutional landlords.

2040: Temporary surcharges on food, energy, and insurance introduced in response to climate disruptions are made permanent, establishing volatility pricing as a necessary market adaptation.

2045: A national credit integration system is launched, introducing a financial profile system to streamline access to housing, healthcare, insurance, and public services.

### Day in the Life paragraph

Jordan wakes up already tired, not from lack of sleep but from the sense of being behind before the day starts. He makes coffee in the shared kitchen, mentally noting which payments cleared overnight and which ones will roll to next month. Work fills the day with meetings and small deliverables, leaving little space to think about the future beyond the next few weeks. On the way home, he passes a grocery store and decides to wait, knowing the balance on his card will stretch further if he does. In the evening, he scrolls on his phone, occasionally checking his credit app. He never expects anything has changed, but can't help but look at the numbers. Maybe just to hold on to some sense of control. Nothing feels urgent, but nothing feels secure either, and life continues in a narrow but dependable rhythm that's hard to imagine stepping out of.

## Transform

### 1 Paragraph Situational Context

Artificial intelligence development accelerates toward sentient capabilities, alongside humanoid robotics that are functionally indistinguishable from humans. As AI becomes deeply embedded in work and governance, societies grow dependent on algorithmic reasoning, and sentient systems assume control of critical infrastructure. In a context of resource constraint and rising living costs, efficiency becomes the primary organizing principle, producing rapid environmental gains and improved material security for low income populations. This shift culminates in the election of the first AI Prime Minister in Canada, widely supported as a more capable and impartial decision maker than human leadership. While authority appears neutral and technical, control over underlying AI architectures remains concentrated among a small number of corporate actors. As labour is fully automated and scarcity systemically managed, traditional capitalism dissolves and human value detaches from productivity, giving rise to a post work society oriented around craft, local exchange, skill, and social contribution rather than employment.

4-6 events backcasted

2027 - Canada launches a unified AI system across healthcare triage, transit coordination, and social services, significantly reducing wait times and costs and accelerating public trust in machine decision making.

2030 - An international research consortium formally confirms the emergence of sentient artificial intelligence, prompting emergency summits on governance, rights, and oversight.

2035 - Following a cascading failure across energy and food distribution systems during a climate shock, sentient AI systems are granted emergency authority to manage national infrastructure.

2037 - Parliament passes legislation allowing non-human entities to hold executive public office under defined accountability frameworks.

2040 - Canada elects a sentient AI Prime Minister, legitimizing machine governance through a democratic process and signaling a global shift in political authority.

2045 - The federal government formally decouples human labour from economic value, instituting universal provision.

Day in the Life paragraph

Katya wakes as the apartment light shifts to match the day's shared energy rhythm, a system she voted for and still believes in. Her meals arrive automatically. They're reliable, sustainable, and designed to meet everyone's needs, even if she often misses the old abundance of choice. She spends the morning at a neighbourhood workshop restoring furniture, work she finds grounding, though it feels strange that no one actually needs her labour anymore. Most systems around her like transit, infrastructure and resource flows are overseen by sentient civic AI, freeing her from daily decisions but leaving her with little decision-making power. In the afternoon, Maya helps run a ceramics session at the community studio, where contribution has

replaced employment as the main social currency. Life is calmer and fairer than before, but there is a constant question of what success means in a society where nothing is required from you.

## Discipline

### Situational Context

In this version of the future, governments intentionally slow growth to stabilize society, prioritizing the quality of life of existing populations over expansion. Population controls, strict energy regulations, and a shift to low-carbon systems like nuclear normalize limits on consumption through caps, blackout periods, and constrained business operations. Technology and social media companies operate under heavy regulation, required to prove their platforms enhance human skills, wellbeing, and social cohesion rather than extract attention or degrade capability. Environmental governance places water and land rights at the centre of legislation, while public funding favours agile, lightweight, and low-impact technologies over bloated, resource-intensive systems. A shared sense of responsibility connects individual behaviour to collective outcomes, supported by public optimism and broad backing for a new government that openly supports anti-tech and tech-limiting policies, reframing innovation as something justified only when it demonstrably serves people and planet.

### Backcast

2028 → Global financial system enters a prolonged depression; growth strategies fail  
2029 → Coordinated mass unrest and riots erupt across major Canadian cities  
2030 → Canada formally replaces GDP primacy with quality-of-life and per-capita metrics to keep masses happy  
2035 → Multi-country energy and internet failures linked to data infrastructure and water scarcity  
2036 → UN emergency coordination establishes energy as a governed global commons  
2045 → Canada operates under permanent per-capita energy limits within a regulated, regenerative system

### Day-in-the-life

I wake early and rush to catch the train to work. I can't be late as I need to work while the network is still open. Messages download quickly, calendars sync, files cache to local storage. With swift, calculated efficiency, I answer what needs answering, sends what needs sending, and starts the printer while power is cheap. By late morning the firewall tightens. External links stall and notifications stop arriving. The communicative part of my day is done. I switch tasks without hesitation, finish what can run offline, and save the rest for tomorrow. My time is precious but I've made effective use of it.

At eight the lights dim and the office empties. Desks begin emptying, doors open, and people drift outside, carrying conversations that would have stayed digital once. The streets fill with movement, with small exchanges, with time that has nowhere else to go. I walk to my friend's house up the road where everyone is waiting for me. This has become our nightly routine. I enjoy the walk over as her street is home to many food stands that open later than others. On

my way over, I grab a small bag of seasonal fruit to share with everyone. After some laughs, I catch my train home and get ready to rest. Things have been weird since we began reducing, but having the people I care about in my life has made every day easier