

Consuming Stress: Exploring hidden dimensions of consumption-related strain at the intersection of gender and poverty

Dr Martina Hutton, University of Winchester, UK

Martina Hutton is a Senior Lecturer in Marketing at the University of Winchester. Her research explores the intersection of consumer stress, poverty and resilient coping efforts from a gendered standpoint. As a feminist participatory researcher, she is particularly interested in active engagement with diverse groups of women experiencing poverty. Her work has appeared in the *Journal of Business Research*, and in the *Journal of Marketing Management*.

Contact Details: University of Winchester, Faculty of Business, Law & Sport, 205 West Downs Campus, Winchester, SO22 4NR, UK, Martina.Hutton@winchester.ac.uk;
Tel: 0044 7875 571461

*This work was supported by the Irish Research Council for the Humanities and Social Sciences

*The author would like to thank the participating women for sharing their experiences so candidly.

*The author would also like to thank the reviewers for their insightful comments in the development of this paper.

Accepted for publication 19/05/2015

Consuming Stress: Exploring hidden dimensions of consumption-related strain at the intersection of gender and poverty

Abstract

Consumer stress as experienced at the nexus of gender and poverty, has received limited attention in marketing and consumer research. This empirical study applies the theoretical lens of social stress to explore gendered aspects of poverty, consumption and marketplace activity. It demonstrates that for women in poverty, consumer stress is a relational issue, involving marketplace and interpersonal (dis)connections. In particular, it surfaces the hidden, often, nuanced power relations that place additional strain on women with limited finances, as they oscillate between marketplace and intra-household pressures. By applying social stress theory, the study offers a new way of thinking about the unequal social relations and associated consumption strains bound up with the disadvantaged position of an intersectional group of women experiencing poverty.

Keywords: stress, gender, poverty, consumption, intersectional, inequalities

Summary statement of contribution

It contributes social stress theory as a new lens for surfacing gendered complexities of poverty and consumption and the power relations that are central to it. In turn, it contributes to the theorising of consumer stress by expanding its emphasis at the nexus of gender and poverty. Feminist participatory inquiry provides scholars with a gender-aware methodology to actively engage diverse, often overlooked consumer groups on the margins of social structures.

Consuming Stress: Exploring hidden dimensions of consumption-related strain at the intersection of gender and poverty

Introduction

Few empirical insights exist within the marketing or consumer research fields about the gendered origins and consequences of consumer stress, and in particular, how economically disadvantaged groups experience it. Highlighting the absence of stress as a theoretical construct in the field of marketing, Moschis (2007) has advocated its usefulness as an overarching framework in consumer behaviour, with a number of consumer researchers incorporating elements of stress in their work to determine its impact on consumer decision-making and coping strategies (Andreasen, 1984; Duhachek, 2005; Euehun et al. 2007; Hibbert & Piacentini, 2003; Mathur et al. 2006; Mick & Fournier, 1998; Moschis, 2007; Sujan et al., 1999). Yet, gender as an important analytical category, remains invisible in a large proportion of scholarship on consumer stress. This study therefore contributes social stress as a new theoretical lens to explore the gendered complexities of economic disadvantage, consumption and marketplace activity. The paper makes a further contribution by surfacing the hidden, unequal social relations and associated consumption strains bound up with the disadvantaged position of an intersectional group of women experiencing poverty. To date, the marketing and consumer behaviour literature has not sufficiently incorporated these alternative perspectives, with studies on the feminisation of poverty, and its interrelationship with consumption and hardship notably absent (Catterall, Maclaran & Stevens 2005; McRobbie, 1997).

By applying a social stress lens, the paper offers a new way of thinking about the multiple relationships of power, consumption-related strain and experienced inequalities for unmarked categories of women via disability, ethnicity, ill-health, dependency and other inequalities that are intertwined and multiply-determined through poverty. Within marketing

and consumer behaviour literature, there is limited theorising around consumer stress as a separate construct, that is, independent of coping strategies and in addition, how consumer stress intersects with multiplicative social categories entwined with gender, such as poverty or disability. It is with this mind, that the study informs the theorising of consumer stress by expanding its emphasis at the nexus of gender and poverty.

The paper begins with an overview of the theoretical underpinnings of stress, the materiality of gender and poverty and how chronic strains are inextricably linked to these social locations. It then moves to consider how consumer behaviour scholars have attended to the issue of stress in their work and proposes social stress, as a robust theoretical framework for exploring intersecting gendered consumption strains. Next, guided by the principles of feminist participatory inquiry, the empirical findings are discussed from a combination of group and one-to-one interviews with thirty women, all of whom live, in diverse poverty contexts. The paper concludes by discussing how the complementary use of social stress theory and intersectional analyses provide marketing and consumer researchers with a meaningful way to uncover the hidden gendered dimensions of consumption-related strain, otherwise obscured by power relations.

The stress concept

Stress is traditionally associated with external events that are taxing for individuals, which exceed their capacity to endure (Dohrenwend, 2000). Within psychological literature, stress is conceptualised as events and conditions (e.g. job loss, bereavement) that cause a major change with which an individual must cope. This personal view of stress focuses on the adaptational processes or ways of coping with stressful circumstances. Although the concept of stress is studied by researchers from varied disciplines, the direction of stress research continues to be heavily influenced by the conceptualisation of stress as a major change. However simply defining stress as a major change or event, limits the concept and overlooks a large constellation of social factors that can affect individuals (Sorensen, 1993).

Gender, poverty and chronic strain

Women account for an increasingly large portion of the economically disadvantaged in society (Pearce, 1978; p. 29), with different groups of women experiencing poverty differently in different spaces, such as in the home and in the labour market. As well as the declining fortunes of female-headed households, Pearce's (1978) feminisation of poverty thesis, has been expanded over time to include an increasing proportion of poor adults who are also female (Nolan & Watson 1999), and to recognise other dimensions of age, ethnicity, disability, and deeply-embedded structures of gender inequality in the home at the gender-poverty interface (Chant 2003; Jackson 1998; Pressman 2003). Experiences of poverty are therefore highly complex and fluid, determined by different socio-cultural factors, by circumstances and events occurring in women's lives and by decisions they or others make concerning distribution of resources in the household (O'Reilly-deBrun et al. 2001). Considering the time and labour involved in managing the burden of poverty, it is critical to

acknowledge, not just the feminisation of poverty but also, the feminisation of responsibility and/or obligation that women are under (Chant 2011), together with the related health costs in the management of this burden. Rather than view gender, poverty, and ill-health as separate entities, it is important to understand the intersecting effects of these issues on people's lives and well-being (Browne et al. 2011). Poverty and ill-health are closely intertwined: those in poverty are likely to become sick or disabled. Equally, ill-health and disability lead to poverty (Burchardt 2003; Lansley & Mack, 2015). For disabled women in particular, the psycho-emotional experiences of impairment effects, in addition to living out lives that are simultaneously gendered and raced are under recognised (Thomas, 1999). Coupled with economic resource constraints and an increased reliance on others (Pavia & Mason, 2014), implies that dependency is a central dimension to the gendered character of poverty. Financial deprivation restricts women's decision-making choices, impacts their self-esteem and perpetuates power and resources inequalities. More specifically, the resources and economic power held by men, can for some women, exacerbate their economic vulnerability, particularly where they are reliant on their husband's/partner's low earnings for household and personal consumption (Gatrell, 2005; Lynch, Baker & Lyons 2009). The psychological stress associated with resource imbalances within an intra-household context, may result in different individuals within the household experiencing different levels of well-being. This has major implications for our understanding of consumer stress as it pertains to gender and poverty. Therefore, how poverty is experienced by women as multi-dimensional deprivation, fostering physical and emotional stress requires closer examination.

Gender and poverty scholars have addressed the relationship between experiences of poverty and stress, (Avison & Turner, 1988; Belle, 1990; Belle & Doucet, 2003; Dodson, 2005), with the association between poverty, stress and ill-health firmly established (Belle and Dodson, 2006, p. 123). Poverty is more complexly gendered, as men and women are often

poor for different reasons, experience poverty differently, and have differing capacities to withstand or escape poverty (Whitehead, 2003), with the diversity of poverty experiences greater than ever before (Hamilton et al., 2014, p. 1837). Although poor women experience more frequent, more threatening and more uncontrollable life events than the general population (Belle & Doucet, 2003; Dohrenwend, 1973; Makosky, 1982), researchers seldom explore whether it is the chronic nature of poverty or the acute ramifications of poverty, such as problems obtaining and retaining necessary resources for living, that impact the psychological complications of stress (Ennis et al., 2000, p. 150). Feminist scholars have drawn attention to the stress experienced by members of minority groups based on social categories such as gender or socio-economic status, suggesting they must cope, not only with personal events but also with chronic social stress that arises from belonging to a less powerful or stigmatised group (Belle, 1990; Meyer 2003; Meyer et al., 2008; Zwicker & DeLongis, 2010). In the context of on-going, chronic deprivation, low-income mothers not only experience a greater amount of persistent stressors but also experience a disproportionate amount of daily strains, involving children, adults and work (Hall et al., 1985).

Although stress researchers study the duration of stress from three varied perspectives; life events, daily hassles and chronic strains. The link between chronic stress and poverty is particularly relevant to individuals who are known to experience some type of social disadvantage. Supporting this notion is Avison and Turner (1988) who outline how chronic strains, in particular, provoke more distress because they represent unresolved, continuing difficulties for people. Aligned to this is Makosky's (1982) notion of a contagion of stressors, whereby several stressors accumulate over time developing into a cluster remaining daily present with individuals who are living in lower socio-economic circumstances. The chronicity of financial stressors are thus significantly correlated with problems in other areas of life more than any other stressor. Furthermore scholars indicate that chronic stress can

insidiously develop during exposure to persistent experiences, which are inseparably bound with social structures and social roles (Avison & Turner, 1988; Hall et al., 1985; Makosky, 1982; Pearlin, 1989). Stress and conflict can therefore arise in multiple role domains such as: interpersonal conflicts, which happen among those who interact in a complementary role such as parent-child; role captivity experienced by unwilling incumbents; role restructuring experienced by family members undergoing a transition and role overload, as experienced by individuals assuming homemaker and caregiver roles (Pearlin, 1989, p. 245). Particularly compelling is the gender stratification and role conflicts derived from the occupational environment (Aneshensel & Pearlin 1987; Fotinatos-Ventouratos & Cooper, 2005; Shirom et al., 2008; Tytherleigh et al., 2007) which has yielded important results for understanding the impact of specific environments on women's well-being.

Consumption and stress

Although the concept of stress is a prolific area of study within the social and behavioural sciences, it has not been explored as a separate construct in a systematic way within the fields of marketing or consumer behaviour. Advocating its usefulness within these domains, Moschis (2007, p. 443) proposes that at a conceptual level, a better understanding is required of the differences between consumption-induced stress and other event-induced stress, as the former relates to the consumer decision-making process and the latter to external consumer decision states. Within consumer behaviour literature, a number of scholars have incorporated retail stress into their work to analyse its effects on consumers. Exploring how impoverished consumers cope with exchange restrictions within the context of grocery shopping, Hibbert and Piacentini (2003) elaborate on the concept of consumer coping to examine how disadvantaged consumers navigate the strains they encounter within retail settings. Sujana et al. (1999) uncover the stress intertwined with consumer choice and in-store

ambience as key determinants of consumer decision-making efficacy within a retail setting. Developing a comprehensive conceptualisation of consumer coping during stressful service encounters, Duhachek (2005) establishes a causal link between emotions such as anger and threat with specific coping strategies during stressful consumption events. Consumer researchers have also examined the effects of stress on consumer decision-making. Focusing on the life changes of consumers, Andreassen (1984) outlines how stress effects experienced by some households, as a result of life transitions, leave consumers with a decreased level of satisfaction with their brand choices. Similarly, the work of Euehun et al. (2007) highlights correlations between high levels of stress and subsequent consumption-coping behaviour which also includes changes in brand preferences. Building on the life transition theme, Mathur et al. (2006) examine the extent to which older consumers engage in various types of consumption activities in response to various types and amounts of stress, suggesting that stress is a viable approach to the study of certain aspects of consumer behaviour, within the context of chronic age-related strain. Finally drawing on insights from the interpersonal stress management paradigm, Mick and Fournier (1998) outline how consumption-related stress is experienced both before and after consumption of a range of technological products.

With respect to the challenges faced by those experiencing poverty, a number of studies have empirically addressed how low-income consumers cope with consumption restriction (Hamilton, 2009; Hill & Stephens, 1997). Presenting a three dimensional model of impoverished consumer behaviour, Hill and Stephens (1997) explore the consumer environment of female welfare recipients in the U.S. The strain of low-income consumer restriction is articulated as a felt isolation from the middle-class consumer culture, an unfulfilling consumer life and poor mental well-being. Offering a European perspective, Hamilton (2009) demonstrates the lived experience of poverty for families in Northern Ireland which is increasingly dominated by consumption. Her findings suggest that the limited

financial resources and constraints of low-income families are a source of deep dissatisfaction and felt exclusion from mainstream consumer society. Elaborating on the potential of action-oriented transformative consumer research (Blocker et al., 2011; 2013), advocate studies which explore how poor people cope with stress in their lives, as experiences of chronic disadvantage may result in perceptual differences among consumers, as to what constitutes stress. While this important body of work on consumption and stress has uncovered much about how stress impacts consumer behaviour and the ensuing coping strategies that are used to mediate its effects, relatively little is known about how consumers who experience persistent social marginalisation based on intersecting issues such as gender, poverty, race or disability, articulate consumption-related strain as it relates to their lives. Furthermore, less systematic research exists on consumer stress as a separate construct (independent of coping strategies) and how it manifests at the nexus of gender and poverty.

Social Stress: A framework for exploring intersecting consumption strains

The social stress construct extends stress theory by suggesting that conditions in the social environment, not only personal events, are sources of stress that may lead to mental and physical effects. Social stress might therefore be expected to have a strong impact in the lives of people belonging to stigmatised social groups, including intersecting categories relating to low socioeconomic status, gender or ethnicity (Meyer, 2003). However as Thoits (1982) notes “very little research has focused on the distribution of on-going strains among socio-demographic groups” (p.341). Where research has been conducted on the effects of social patterning of stress, it has successfully demonstrated the complex interweaving of structural conditions, such as class and gender and their powerful stress-producing effects on vulnerable members of society (McIntyre et al., 2003). The notion that stress is related to social structures and conditions is appealing because it evokes the commonplace experience that

environmental and social conditions can be stressful and emphasises the presence of similar types or levels of stress among people who are exposed to similar social and economic conditions (Meyer, 2003; Pearlin, 1989). However scholars have suggested that, the differential exposure to stressful life events is substantially less important than differential vulnerability to stress in determining the relationships between mental health and categories such as social class, gender and marital status (Turner et al., 1995; p.106). With respect to gender, men and women have been found to differ in their vulnerability, or reactivity to a stressor, not necessarily in their exposure to it (Ththerleigh, et al. 2007; p.269). This implies that gender differences in vulnerability to stress may be influenced by factors such as socialisation or cultural embeddedness. In particular, Fotinatos-Ventouratos and Cooper (2005) outline how women experience higher levels of vulnerability to health-related outcomes of stress within economic or occupational environments thereby highlighting how stress is an inevitable consequence of social organisation and stratification processes. Yet despite the growing interest in social stress research, life events remain the dominant focus with the individual extracted from social structure (George, 1993). This emphasis has persisted despite established, cogent criticism that enduring problems of ordinary social life have been neglected (Aneshensel 1992). What is vital to our understanding of stress is its cumulative burden where events can lead to chronic strain and circumstances of chronic strains can lead to an event; strains and events therefore provide meaningful contexts for each other (Makosky, 1982; Pearlin, 1989).

Reinforcing how social stress is substantially more important as a determinant of well-being, Turner et al. (1995), suggest that differential exposure to stress by social status deserves renewed attention. Yet gender is invisible in a large segment of the research on consumer stress, with the intersecting experiences of gender stratification within the consumption domain under-researched and under-theorised. Social stress therefore provides a

fruitful paradigm for exploring consumption-related strain as it relates to gender and poverty. As consumption is an on-going activity that people must engage in and one that is interdependent with well-being, social stress offers a lens through which the origins of invisible strains, related to differential social status, can be more distinctly understood. Furthermore, it can problematise relationships of power for unmarked categories of people experiencing consumption-related stress via disability, ethnicity, ill-health and other inequalities that are intertwined and multiply-determined through gender and poverty. To date, the literature on consumer stress has not sufficiently incorporated these different perspectives and alternate views. With intersectional scholars simultaneously calling for theory formation and research which accounts for the ways different social divisions are constructed by, and intermeshed with, each other in specific contexts (Knapp, 1999; Yuval-Davis, 2006), the following study explores social stress as it relates to aspects of gendered consumption. By applying a social stress lens, the study examines the unequal social relations and associated consumption strains bound up with the disadvantaged position of an intersectional group of women experiencing poverty.

Methodology

Feminist participatory methodology attempts to “shift the centre” of knowledge making, by seeking out subordinated, often unintentionally overlooked perspectives, to provoke critical analyses of power distribution (Collins, 1998; Dodson, et al., 2007). This study was guided by the principles of feminist participatory inquiry to explore how women living in poverty experience consumption-related strain. To achieve this, the research design adopted a multi-method, qualitative approach to data collection in the form of focus groups and in-depth interviews. Methodologically, stress researchers traditionally engage a top down or nomothetic approach to research (Allport, 1951; Fine, 1985) through the use of stress inventories where participants, are asked to rank how stressful each episode is from a predetermined list of events. These events are usually selected in an arbitrary manner and of those selected, can disproportionately represent events more likely to occur to some social groups than others (Aneshensel 1992). Chronic or more persistent issues are often omitted from quantitative investigations. The aim of this study was to foreground the lived experience of stress for a diverse group of women living in diverse poverty contexts, therefore it was important that this examination of stress was refocused along more experiential lines and moved away from what feminist researchers view as, detached inquiry or notions of objectivity, which can serve to reify existing hierarchies and oppression.

Participant recruitment

This study was part of a larger funded research project examining the female experience of stress generated by consumerism and in particular, how women living in poverty cope with such pressure. Participants were accessed through a range of representative organisations and community groups in Ireland, in which the researcher was actively engaged in participatory dialogue and collaboration with community representatives over an eight month period.

These organisations comprised of four lone parent community groups, one homeless organisation, one disability awareness group and one group representing members of the Travelling community. Ludvig (2006) emphasises how gendered identities are not determined by the relation between the sexes but also through interrelationships with other categories of difference. A total of 30 women took part in the study; 13 women chose to participate in two focus group discussions (6 participants in group 1 and 7 in group 2) and 17 women selected to be interviewed on a one-to-one basis. The women ranged in age from 26 to 58, all self-identified as low-income and had diverse geographical, family, marital and educational backgrounds. Feminist theorists issue a challenge to find groups on the margins of social structures and actively engage them in describing their experiences and perceptions (Campbell & Wasco, 2000). This was achieved through the inclusion of disabled women, women living in geographically isolated areas, Traveller women and one woman with a previous history of homelessness. The complexities of women's low-income experiences are underscored by a combination of their diverse backgrounds and the different transitions they have made in their lives. The participant profiles (see Tables 1 and 2) provide a more detailed overview of their backgrounds.

Focus groups: sharing collective experiences of stress

A collective sharing of stressful experiences represents a missing link in theory development in stress literature. It is with this in mind that focus groups were used to generate collective testimonies on issues which participants felt were particularly relevant to their lives. Group discussions were supported by the development of a discussion guide which centred on the gendered experience of stress, in terms of different types and amount of stress, the additional stress of living on inadequate incomes and by association consumption-related stressors. In

order to create a safe space for women to talk, two naturally occurring social groups were used, with their own established culture and knowledge of each other. Both group discussions took place in the familiar setting of the women's local community centres. Each focus group was audio-taped with the participants' permission. Pseudonyms were used to protect their identity and lasted up to two hours in length. Field notes were written up after the discussions in the form of observations, and reflections after both groups had concluded and each focus group discussion was transcribed in full afterwards.

In-depth Interviews

In-depth interviews with women were also undertaken on a one-to-one basis and lasted one hour in duration. The majority of interviews occurred in the familiar surroundings of the centres where they regularly accessed services. However some women wished to conduct interviews in their homes or chose more neutral settings such as cafes. Interview questions were focused around several themes, including the duration of stress in women's lives, the strain of managing on a low-income and any relevant accounts of consumption-related strain. However interviews remained open enough for additional discussion and reflections of issues of central importance to participants. All interviews were audio-recorded and later transcribed, with the permission of participants, and pseudonyms were used to protect their identity.

Analysis

A layered analytical approach using socially constructed grounded theory (Charmaz, 2000; Ryan & Bernard, 2000) was undertaken to identify recurring experiential patterns as they emerged in the field. To gain conceptual control of the array of stressors uncovered, two core themes emerged from the data; i) Chronic Stress (powerlessness and contagion effects) and ii) Consuming Stress (intra-household inequalities and intersecting role strains). Acknowledging that the researcher's interpretations of data shape her emergent codes in grounded theory (Charmaz, 2000), once the themes were identified, they were combined with excerpts from the transcripts with theory notes developed to test their relationship. Focus group transcripts, were reviewed both individually and then compared with each other. Memo summaries were devised, similar to those of the in-depth interviews. The interactional dynamics that defined each group were also analysed both at the time of the fieldwork, revisiting field notes and listening back to the audio-tapes to understand this more fully. Utilising a grounded theory approach was helpful in uncovering rich experiential patterns, tensions and contradictory themes, all grounded in the diverse contexts of participants' lived experiences.

Table.1: Participant Profile - Focus Groups

Name*	Age	Ethnicity	Marital Status	Family Status	Employment Status
<u>(Group 1)</u>					
Beth	47	Irish	Married	3 children	Working in the home
Kate	38	Nigerian	Single	3 children	Works part-time
Mary	49	Irish	Widowed	6 children	Part-time job-shares
Joanne	40	Nigerian	Married	4 children	Working in the home
Stephanie	32	Irish (Traveller)	Single	3 children	Social welfare recipient
Masie	50	Irish (Traveller)	Widowed	4 children	Social welfare recipient
<u>(Group 2)</u>					
Carrie	41	Irish	Married	3 children	Works full-time (low paid)
Marian	40	Irish	Married	2 children	Working in the home
Meg	44	Irish	Married	3 children	Working in the home
Jessica	26	Irish (Traveller)	Single	2 children	Social welfare recipient
Louise	51	Irish	Separated	2 children	Social welfare recipient
Samantha	53	Irish	Divorced	3 children	Recipient of disability benefit (mental health)
Collette	26	Irish (Traveller)	Single	2 children	Social welfare recipient

Table.2: Participant Profile – In-depth Interviews

Name*	Age	Ethnicity	Marital Status	Family Status	Employment Status
Rose	45	Irish	Widowed	4 children, parenting alone after partner's suicide	Social welfare recipient
Lucy	39	Irish	Married	3 children, expecting her 4th	Working in the home
Cathy	33	Irish	Married	3 children	Working in the home
Margaret	47	Irish	Married	No children	Part-time work

Siofra	35	Irish	Separated	2 children	Social welfare recipient
Bridget	47	Irish	Separated	4 children	Social welfare recipient
Michelle	30	Irish	Separated	2 children	Social welfare recipient
Danielle	39	Irish	Single	1 child	Social welfare recipient
Jacinta	28	Irish	Single	3 children	Social welfare recipient
Lisa	31	Irish	Single	2 children	Social welfare recipient
Joan	55	German	Married	4 children	Works full-time (low paid)
Lily	52	Irish	Married	No children	Recipient of disability benefit
Nora	58	Irish	Married	6 children	Working in the home
Florence	47	Irish	Widowed	8 children	Works part-time (low paid)
Marie	44	Irish	Married	2 children	Recipient of disability benefit
Susan	55	English	Married	4 children	Recipient of disability benefit
Eliza	34	Irish	Single	4 children 2 of these living with extended family members	Social welfare recipient; Previous history of homelessness

(*All participants either chose or were provided with pseudonyms)

Findings

The following discussion emphasises the gendered experiences of stress when participants' deprived economic circumstances intersect with consumption-related demands. The selected narratives underline the chronic and often contradictory requirements placed on economically constrained women which further exacerbates stress in their lives. Characterised as an independent stressor creating a unique set of strains, the stress directly associated with living and consuming in poverty focuses on the inter-related theme of financial powerlessness and the contagion of stress which develops invisibly, as a consequence of this disempowerment. Secondly, the strain of relational (dis)connections as manifested in the form of intra-household inequalities is discussed. This theme in particular, highlights the intersecting, often hidden power relations that contribute to the conflicting and antagonistic experiences participants endure. Overall the findings are significant in that they analyse the strain of gender stratification that affects often overlooked groups of women in consumer research.

Financial powerlessness and the gendered contagion of stress

Consumer researchers have successfully revealed the effects of being an impoverished consumer dealing with the issue of resource constraints (Hamilton, 2012; 2009; Hill & Stephens 1997; Saatcioglu & Corus, 2014). Although the findings articulated here align to these works to a degree, they contribute additional insight on the tensions and complexities of financial powerlessness as a stressor for diverse, often overlooked groups of women, particularly those suffering from chronic pain and/or living with a disability. For participants, the stress of financial powerlessness correlated with other stressors in the areas of, physical and mental well-being, intra-household and inter-personal relationships. Participants who felt stressed in one area of their lives tended to be concerned or worried about several other areas

of their lives as well. They candidly discussed how persistent feelings of stress co-existed with trying to manage on a limited income, sharing how prolonged, intense, periods of stress had developed into more serious health concerns such as panic attacks and agoraphobia. They also revealed how intense periods of stress had originated from acute life events such as bereavement, addiction, marital problems and disability. These major life events had left an enduring financial mark on their lives to the extent that several years after their occurrence, participants were still managing the ramifications of their effects on a continuous basis:

Samantha [stress] for me, it's a build-up, of not just my own problems, but my family's problems as well... I can deal with my own stress but my family's on top is combustion at the end of it...so stress is huge for me...

Jennifer ...you're kind of trying to put it at the back of your head...this is the first time you get the opportunity to say...

Both ...I'm stressed!!

For participants, living on a low-income correlated with having more health problems and stressful family disruptions due to the persistent stressful demands it placed on their inability to consume and how this in turn, negatively impacted their well-being. In fact throughout the findings, both in focus group settings and individual interviews, the "silent outburst" emerged as a metaphor by which experiences of chronic stress were voiced. Participants acknowledged that stress manifested in both emotional and physical forms:

Carrie ...I've found the last few years, it usually doesn't come out in an outburst, it usually comes out in physical symptoms...

Jennifer ...me too...I don't scream or shout...

- Carrie ...I get sick or my back goes...but it's usually around something stressful...
- Samantha ...I get a sore throat...
- Marian ...yeah, a sore throat...cause I'm not able to voice my opinion or say how I feel...
- Meg ...well my outburst...is not an outburst of shouting or screaming...it would be more of a crying.....but I would have to go somewhere to do that.

This discussion is significant in that it reinforces how experiences of stress, a sense of hopelessness, and chronic physical symptoms are more common among those in poverty, particularly women, and supports the view that a lack of money for consumption exacerbates health problems, induces stress, isolation and depression (O'Neill 1992) Furthermore, participants' inability or unwillingness to express their feelings suggests that this deprivation of power contributed to an overwhelming loss of identity; an emotional poverty of sorts. Thomas (1999) reminds us of how the psycho-emotional consequences of living with chronic, daily manifestations of negative social meaning of pain are often overlooked in gender-related discourses. This collective exchange therefore illustrates the importance of centring the views of women to encounter such phenomena.

Participants were candid about their financial pressures and were vocal about the mental work involved in stretching money to cover bills and food. They talked of experiencing chronic strain stemming from the tension of having no spending power, yet feeling total responsible for making the majority of spending-related decisions for the family. The irony for many participants was that their financial circumstances led to a constant market presence, where they felt pressurised to make daily shopping trips, to hunt for

bargains, on a never-ending quest to stretch already scarce resources. Lily, a married woman with no children, experienced a life altering car accident ten years ago that resulted in serious facial disfigurement, left her in chronic pain and unable to work again. She had previously earned more money than her husband and was now living on disability benefit while her husband searched for part-time work. The stress in relentlessly juggling finances and micro managing money is vividly illustrated in the following account:

Today, I had to collect my disability benefit from the bank at a quarter to ten, I had to cross the road to the post office for ten o'clock and lodge a hundred and fifty euros because my house insurance is due today, my husband's car insurance is due and I also had to make sure there was enough money to pay...I'm only paying the interest at the minute on my mortgage.. I had to take out my calculator, do the maths and make sure there was enough to pay the three of them... I owe seventy five for gas, that's going around in my head, so I'm waiting for money that my husband's sister owes me, I had to sit down for an hour this morning and do all that juggling, and every week I'm struggling with what has to be paid... its huge stress.....it's constant, going around in your head.

Economic disadvantage and impairments, such as Lily's, limit individuals' abilities to participate fully in consumption, with people feeling painfully visible in the marketplace, yet often an invisible consideration (Mason & Pavia, 2006; Pavia & Mason, 2014). As disabled people are strongly affected by a culturally constructed image of disability that marks disabled people as other: this an image that is essentially sustained on account of their exclusion from everyday social activities (Baker et al., 2004; Williams & Mavin, 2012), with the sharing of public market space a stressful, yet unavoidable pressure.

Across the full spectrum of women in this study, the constant strain of budgeting, planning, list-making and worrying was vividly described by participants underscoring its

constant presence in their lives. These chronic strains made persistent and recurrent demands which required consumption trade-offs and readjustments in participants' consumption efforts. This was particularly relevant in the lives of those parenting alone. Lisa, a lone parent of two children surviving on social welfare, illustrates the necessity for participants to adopt a machine-like persona to engage with the marketplace with limited means:

You're constantly looking out, reading the papers to see where's a sale on, which one has bargains. That's a big stress on its own because you can't just go to one shop, because you'd be afraid, like oh my God would I have enough then for the rest of the week, so you always have to shop around. You feel kind of like a zombie sometimes, this is your routine and that's it, that's your life. Instead of enjoying yourself and like feeling great to be alive, you kind of feel like, ok, I have to go shopping now, I have to budget this, I have to budget that, it kind of makes you feel down a lot...it's like an obsession.

Although the work of gender and poverty theorists have demonstrated the competency of low-income women as money managers (Daly & Leonard 2002; Lister 2004), the fact that all participants in this study were disproportionately responsible for managing scarce finances for the household is a cause for concern. It is further unsettling in that this was the case regardless of their marital status, age, ethnicity or if they were able bodied. These narratives reveal the hidden strain of consuming for women managing on limited incomes and supports the notion of a contagion of stress, where the persistent and invisible burden of managing limited resources accumulates over time to envelop women and exact huge costs on their physical and mental health. Makosky (1982) suggests that a variety of psychological changes and subjective feelings of stress are experienced when environmental stressors threaten well-being. These empirical accounts therefore rethink gendered contagion effects of stress as they relate to the interconnected environment of consumption and poverty. In particular, the

findings surface the physical and emotional strains which present unresolved, continuing difficulty for women navigating the marketplace on inadequate incomes.

The strain of relational (dis)connections and intra-household inequalities

The invisibility of unequal social relations and associated consumption strains are bound up with the disadvantaged position of the intersectional group of women experiencing poverty in this study. Poverty and inequality while related are quite distinct concepts, usually separated by the notion that poverty represents living standards, whereas inequality relates to the distribution of resources between individuals (Cantillon 2005). The complex way in which power relations and inequalities are embedded in the private sphere of participant's lives in this study was quite striking. Furthermore, it was particularly intermeshed with participants' social conditions relating to disability, ethnicity and being in heterosexual (financially dependent) relationships. Komter (1989; 1991) argues that hidden power can be uncovered by examining the regularities in the inconsistencies and contradictions in the common-sense thought and daily experiences of married women. This view is supported in the findings of this study with conflict and stress arising for women with regard to the issue of family power and decision-making. Despite their more frequent interaction and knowledge of the marketplace, as sole managers of scarce finances, some participants believed that men had the final say on spending decisions. Married women in particular, expressed mixed feelings around income ownership and power. This was communicated as a refusal to accept their male partners' income as belonging to that of the household:

The freedom to spend money I find for myself is totally different if I haven't earned it. I haven't earned money since I got married. Since I had my first child I've been at home and when I was working myself, I could go on a Friday and buy something for

me...I don't feel that freedom when there is one wage coming into the home and everyone has to be minded out of the one wage (Beth)

This lack of perceived power was in itself, a source of significant stress for participants. On the issue of the power of earned income, Gatrell (2005) argues that men's status has long been associated with their economic provision for families. At an ideological level, husband's "sharing" of their money is seen as a reward for their wives' domestic labour (Pahl, 1989; p.128). One of the focus group discussions took an unexpected turn, when several married women began a candid discussion about financial resources, power and their interconnected nature:

Meg I hope you don't mind me saying this...but you did say "his" money

Marian Yeah I did

Meg I'm starting to recognise that the money coming in to my household isn't my money, that's the reality of it

Researcher Do you not think it's the household's money, it's for everybody in the house?

Marian Well it is...and I'm lucky enough to have a generous husband...but I still see it as "his" wages you know he shares them with me that's the way I look at it and I could ask him for 100 or 200 euro and if he had it, he'd give it to me, and he wouldn't ask me what it was for, but I do kind of feel that it's not my money

Carrie You kind of feel like you have less of a say in what's going on...that you don't have...can't make the final decision...now I work and my husband would still say to me "when you earn as much as I do then you

can have a say,” now it’s said as a joke but it’s really annoying as I went back to work because we weren’t meeting the bills.

Commenting on the value of group sharing and reflection, both Harding (1991) and Harstock (2006) reminds us that groups of women sharing collective experiences is an important process for women to understand the unjust social relations in which they are involved. This group discussion clearly illustrates how gender stratification and inequality, normally assumed to happen in the public spheres of life, are in fact, reproduced within the family in less discernible ways and aligns with Gatrell’s (2005) view on the interconnectedness of money and power within intimate relationships. After this particular exchange occurred, participants admitted that some of their friends must show their male partners the receipts from their purchases on a regular basis. While none of the participants in this study experienced this level of control, they still believed they were less powerful from a financial and decision-making perspective, irrespective of which family members had contributed to the household income. Furthermore, participants were implicitly sanctioned within a hegemonic family discourse to make the primary sacrifice labour-wise, financially and consumption-wise for the household. Enumerating the various forms of regimes of inequality, Acker (2006) highlights the importance of analysing visible patterns of inequality-producing processes, yet less is known about the stressful consequences of such regimes as they relate to gender and consumption.

Discussions of unequal power relations and the burden of responsibility and stress of making all household-related spending decisions featured regularly throughout interviews with women. However it was articulated in a different way by those who were living with a disability. Susan, a wheelchair user who lives in a geographically isolated area, was formerly a teacher and an award winning gymnast who had been the money manager in the home prior to her acquiring a disability. She explained how, despite her illness and traumatic change in

life circumstances, she was left to bear the brunt of poor financial decisions accrued by other members of the household and the significant impact it had on her:

My husband had suddenly gone from me dealing with all the household budgets and bills and his way of coping with this was just to file them away and we ended up very nearly losing our house. We got into huge debt and I didn't know about it, my husband had hidden it from me because I'd been down in the hospital, which is a hundred and fifty miles from where I live. When I did find out, I felt tremendous guilt that this had happened because of me, even though it was all out of my control. The bill side was just horrendous I was very depressed, at the point of suicide.

Holvino (2010) encourages the intentional inclusion of hidden stories at the intersection of gender, race, class and other categories of difference. Susan's account highlights the importance of the material in disabled people's experiences (Williams & Mavin, 2012) and reasserts the lived experience of disability in female narratives on poverty and consumer stress. Conflictual relationships related to anxieties and demands around consumption and spending was a source of great stress for participants. This often resulted in feelings of isolation and a limited ability to obtain support from outside the household context. As all of the participants were surviving on inadequate incomes, the gender-related power differentials tied to the household increased their exposure to stress (Belle, 1990; Ennis et al., 2000). Women outlined the strain involved in trying to please all family members' consumption-related demands such as Joanne, a Nigerian woman married with four children:

My husband is an African man, he will eat something this evening, he wouldn't want to eat that the next day, so I have to make sure that everybody's catered for in the timetable and the budget and everything. I'm doing a lot of mental work upstairs, I really have to think, it's very stressful.

While the strain of stretching limited finances to provide for family members was a typical finding in the study, participants also shared concerns if individuals within the household would experience different levels of well-being as a result of the consumption-related decisions they had made. Commenting on consumption within the family, Delphy and Leonard (1992) propose that differences exist due to differential family status and are part of the way in which actors perceive and realise their own and other people's relative statuses. For women in heterosexual relationships, the burden of responsibility for household consumption decisions was further reinforced by their male partners telling them that they "liked shopping" and were "good at it".

I told my son to "go tell your daddy to buy this for you"...he replied, "why are you telling me this when it's you who does the shopping." Already he knows I'm the one who does the shopping...so he's telling me I have to include it on my shopping list!
(Lucy)

Within the household, care work or love labour was indispensable, it had to be done for survival and development. Participants felt, not only obligated to do it, but were also morally sanctioned for failing to deliver on their care work as expressed by shortfalls in consumption for the family (Lynch, et al., 2009; O'Brien, 2008). The conformity and sanctioning that participants experienced within the family sphere, as applied by other individuals in the household, uncovers how gender and chronic strains are acutely intertwined. Turner et al. (1995) suggest that differences in stress experiences arise, at least partially, from patterned differences in life circumstances that directly reflect the effects of social inequality on allocations of resources, status and power. Feminist scholars have also drawn attention to the issue of access to, and control over, resources within families (Cantillon & Nolan, 2001; Pahl, 1983, 1989; Rottman, 1994; Vogler & Pahl, 1994; Whoolley & Marshall, 1994) with the concept of family income problematic, as even within the same households, family members

do not necessarily share the same standard of living (Pahl, 1983). Furthermore, the gendered division of resources and power within a household do not exist in a vacuum but is related to the classed position of that household to begin with (Pahl, 1989). However within consumer research very little is known about the intra-familial flow of resources and how these are managed and allocated (Cappellini et al., 2014). Participants' accounts in this study contribute to this debate by highlighting the complexity of power dynamics and how these are bound up in the private sphere of intra-household decision-making. In addition these findings contrast with the prevailing view in stress theory that unmarried people report a higher occurrence of undesirable, stressful life experiences than do married (Turner 1995). Stress scholars who pay attention to issues of gender and stress, have surprisingly ignored the asymmetries in power that contribute, in particular, to women's extra domestic burdens (Brooker & Eakin, 2001). The strain involved in managing household consumption interests on a limited budget perpetuated power and hierarchical inequalities for economically disadvantaged women in this study. Participants' restricted access to power networks pervaded their lives, thus leading to increased levels of tension. Stressors therefore, or the potential for them to occur, were firmly situated within their consumption-related environment (Dill et al., 1980; Makosky, 1982) and were distributed unevenly based on power, related to structural and economic processes (Brooker & Eakin, 2001). Although there are many studies which relate the strain of individual deprivation to psychological well-being, and societal inequality to societal well-being, (c.f. Hill & Kanwalroop 1999), very few studies have explored the intersecting relationship between intra-household inequality and individual experiences of stress. These findings contribute to this debate by outlining how consumption-related stressors are rooted in the intersecting structural contexts of gendered poverty and intra-household inequality.

Discussion and conclusion

This study has contributed social stress as a new theoretical lens to explore the gendered complexities of economic disadvantage, consumption and marketplace activity. In particular, it advances theoretical knowledge on gender, marketing and consumer behaviour, by surfacing the hidden, unequal social relations and associated consumption strains bound up with the disadvantaged position of an intersectional group of women experiencing poverty. For those that are affected by less obvious social divisions, such issues are crucial and necessitate a struggle to render them visible (Yuval-Davis 2006). The stress lens has uncovered several gendered aspects of consumption as they relate to a diverse group of women in poverty but experiencing consumption-related strain in different ways. A hidden dimension of consumption-related strain is the gendered contagion effects of financial powerlessness, manifesting in pain and (inter)dependency, both in physical, emotional and economic terms. A second dimension is the differential well-being experienced by women, where consumption-related strain is rooted in the intersecting structural contexts of gendered poverty and intra-household inequality. In particular, the stress lens highlights how participants oscillate between private family spaces and public marketplace experiences, on limited incomes. Within marketing and consumer research there is less evidence of these nuanced intersections, yet they represent a valid theme when considering gender issues as they relate to consumption by surfacing power across levels of analysis and social relations.

The study's complementary use of social stress theory and intersectional analyses provides marketing and consumer researchers with a meaningful way to explore gendered dimensions of consumption strain, otherwise obscured by power relations. Both of these theoretical perspectives recognise the structural contexts of social locations, place a clear emphasis on heterogeneity and attempt to highlight the negative effects of multiplicative and overlapping inequalities experienced by individuals in a variety of contexts.

Commenting on the complex interweaving of structural stressors, Pearlin (1989) and Cooper (2013) argue for researchers to pay careful attention to the persistent, on-going difficult conditions of life that occur in a variety of contexts when examining stress processes. Similarly, structural intersectionality aims to locate experiences of inequalities and intersections directly impacting people in society (Verloo, 2006). How structural intersectionality connects to other inequalities expressed as structural stressors within poverty and consumption contexts remains however under-explored.

With regard to heterogeneity, intersectionality scholars increasingly call for work designed to analyse multiple categories of difference at the intersection of gender (Acker, 2006; Choo & Ferree, 2010; Davis 2008; Gopaldas, 2013; Holvino, 2010; Ozanne & Fischer, 2012; Saatcioglu & Corus, 2014; Walby et al., 2012; Williams & Mavin, 2012). Within stress scholarship, only a limited number of works incorporate detailed analysis of diverse gender and poverty contexts (Belle, 1990; Belle & Doucet 2003; Banyard, 1995; McIntyre et al., 2003; Watts-Jones, 1990). By applying the social stress lens to an intersectional group of women experiencing poverty, this study has created a more substantive link between stress and intersectionality by exploring the power relationships and stratification processes that affect marginalised, often overlooked groups of women in consumer research.

Finally, stress and intersectionality are correlative in examining the negative effects of multiplicative and overlapping inequalities experienced by individuals. Within the context of this paper consumption-related strain is dynamic and located in various distinct structures. Its effects are experienced differently, and (re)produced in different ways. Consuming therefore is a stressful, antagonistic, daily occurrence for women in poverty, where stressors and inequalities are not independent of this activity, but a deeply interconnected reality.

References

- Acker, J. (2006). Inequality Regimes: Gender, Class and Race in Organizations. *Gender & Society*, 20, 441-464. doi: 10.1177/0891243206289499
- Allport, G.W. (1954). *The Nature of Prejudice*. Reading, MA: Addison-Wesley.
- Andreasen, A.R. (1984). Life status changes and changes in consumer preferences and satisfaction. *Journal of Consumer Research*, 11, 787-94. doi: 10.1086/209014
- Aneshensel, C.S. (1992). Social Stress: Theory and Research. *Annual Review of Sociology*, 18, 15-38. doi: 10.1146/annurev.so.18.080192.000311
- Aneshensel, C.S., Pearlin, L.I. (1987). Structural contexts of sex differences in stress. In, Barnett, R.C., Biener, G. and Baruch, K. Gender (Eds.), *Gender and Stress*, (pp.75-95). New York: Free.
- Avison, W. and Turner, R. Jay. (1988). Stressful Life Events and Depressive Symptoms: Disaggregating the Effects of Acute Stressors and Chronic Strains. *Journal of Health and Social Behavior*, 29, 253-264. doi: 10.2307/2137036
- Baker, J., Lynch, K., Cantillon, S., & Walsh, J. (2004), *Equality: From Theory to Action*. Palgrave Macmillan.
- Banyard, V. (1995). Taking Another Route: Daily Survival Narratives from Mothers who are Homeless. *American Journal of Community Psychology*, 23, 871-89. doi: 10.1007/BF02507019
- Belle, D. (1990). Poverty and Women's Mental Health. *American Psychologist*, 45, 385-89. doi: 10.1037/0003-066X.45.3.385

- Belle, D. and Doucet, J. (2003). Poverty, Inequality and Discrimination as Sources of Depression among US Women. *Psychology of Women Quarterly*, 27, 101-113. doi: 10.1111/1471-6402.00090
- Belle, D. and Dodson L. (2006). Poor Women and Girls in a Wealthy Nation, in, *Handbook of Girls' and Womens' Psychological Health: Gender and Well-Being Across the Life Span*, Worrell, J & Goodheart, C.D. (Ed), Oxford University Press 2006.
- Blocker, C. P., Ruth, J. A., Sridharan, S., Beckwith, C., Ekici, A., Goudie-Hutton, M., Rosa, J.A., Saatcioglu, B., Talukdar, D., Trujillo, C. and Varman, R. (2011). Applying a Transformative Consumer Research Lens to Understanding and Alleviating Poverty. *Journal of Research for Consumers*, 19, 1-9.
- Blocker, C.P., Ruth, J. A., Sridharan, S., Beckwith, C., Ekici, A., Goudie-Hutton, M., Rosa, J. A. et al. (2013). Understanding Poverty and Promoting Poverty Alleviation through Transformative Consumer Research. *Journal of Business Research*, 66, 1195-1202. doi: 10.1016/j.jbusres.2012.08.012
- Bristor, J.M. and Fischer, E. (1993). Feminist Thought: Implications for Consumer Research. *Journal of Consumer Research*, 19, 518-36. doi: 10.1086/209320
- Brooker, A.S. and Eakin, J.M. (2001). Gender, Class, Work-Related Stress and Health: Toward a Power-Centred Approach. *Journal of Community and Applied Social Psychology*, 11, 97-109. doi: 10.1002/casp.620
- Browne, A.S., Varcoe, C. and Fridkin, A. (2011), Addressing Trauma, Violence and Pain: Research on Health Services for Women at the intersections of History and Economics. In *Health Inequalities in Canada: Intersectional Frameworks and Practices*, Hankivsy, O. (Ed), 2011: UBS Press.

- Burchardt, T. (2003) Being and becoming: social exclusion and the onset of disability, ESRC Centre for the Analysis of Social Exclusion Report, 21, November, 2003.
- Campbell, R. and Wasco, S.M. (2000). Feminist Approaches to Social Science: Epistemological and Methodological Tenets. *American Journal of Community Psychology*, 28, 773-91. doi: 10.1023/A:1005159716099
- Cantillon, S. and Nolan, B. (2001). Poverty within Households: Measuring Gender Differences Using Non-Monetary Indicators. *Feminist Economics*, 7, 5-23. doi: 10.1080/135457001316854692
- Cantillon, S. (2005). Equality in Economic and Other Dimensions. in: O'Hagan, J., Newman, C., (Ed), *The Economy of Ireland Performance and Policy Issues at National Level*, Ninth Edition, Gill and Macmillan.
- Cappellini, B. Marilli, A., and Parsons E. (2014). The Hidden Work of Coping: Gender and the Micro-politics of Household Consumption in Times of Austerity. *Journal of Marketing Management*, June, doi:10.1080/0267257X.2014.929164.
- Catterall, M., Maclaran, P. and Stevens, L. (2005). Postmodern Paralysis: The Critical Impasse in Feminist Perspective in Consumers. *Journal of Marketing Management*, 21, 489-504. doi: 10.1362/0267257054307444
- Chant, S. (2003), "New Contributions to the Analysis of Poverty: Methodological and Conceptual Challenges to Understanding Poverty from a Gender Perspective." *ECLAC Experts Meeting on Gender and Poverty*, [online] <http://www.eclac.cl>
- Chant, S. (2011), Gender and Poverty in the 21st Century, [online] <http://blog.lse.ac.uk/politicsandpolicy/2011/03/10gender-poverty-links>.

- Charmaz, K. (2000), Grounded Theory: Objectivist and Constructivist Methods, In Denzin, N & Lincoln, Y, (Eds.), *Handbook of Qualitative Research*, Sage Publications.
- Choo, H.Y. and Ferree, M.M. (2010). Practicing Intersectionality in Sociological Research: A Critical Analysis of Inclusions, Interactions and Institutions in the Study of Inequalities. *Sociological Theory*, 28, 129-149. doi: 10.1111/j.1467-9558.2010.01370.x
- Collins, P.H. (1998). *Black Feminist Thought*. New York: Routledge.
- Cooper, C.L. (2013). The Future of Stress and Health Research. *Stress and Health*, 29, 349-350. doi: 10.1002/smi.2544
- Daly, M. and Leonard, M. (2002). *Against All Odds: Family Life on a Low-income in Ireland*, Combat Poverty Agency, Dublin, IPA.
- Davis, K. (2008). Intersectionality as buzzword. A sociology of science of perspective on what makes a feminist theory successful. *Feminist Theory*, 9, 67-85. doi: 10.1177/1464700108086364
- DeGrazia V. (1996) *The Sex of Things: Gender and Consumption in Historical Perspective*, University of California Press.
- Delphy, C. and Leonard, D. (1992). *Familiar Exploitation: A New Analysis of Marriage and Family Life*. Cambridge: Polity Press.
- Dill, D., Feld, E., Beukema, S., Martin, J. and Deborah Belle (1980). The Impact of the Environment on the Coping Efforts of Low-income Mothers. *Family Relations*, 29, 503-509. doi: 10.2307/584465

- Dill, D. and Feld, E. (1982). The Challenge of Coping. In D. Belle (Ed), *Lives in Stress: Women and Depression*, Beverly Hills, CA: Sage Publications.
- Dobscha, S and Ozanne, J.L. (2001). An Ecofeminist Analysis of Environmentally Sensitive Women Using Qualitative Methodology: The Emancipatory Potential of an Ecological Life,” *Journal of Public Policy & Marketing*, 20, 201-14. doi: 10.1509/jppm.20.2.201.17360
- Dodson, L., Piatelli, D. and Schmalzbauer, L. (2007). Researching Inequality through Interpretive Collaborations: Shifting Power and the Unspoken Contract. *Qualitative Inquiry*, 13, 821-843. doi: 10.1177/107780040730445
- Dohrenwend, B.P. (1973). Life Events as Stressors: A Methodological Inquiry, *Journal of Health and Social Behaviour*, 14, 167-175. doi: 10.2307/2137066
- Dohrenwend, B.P. (2000). The Role of Adversity and Stress in Psychopathology: Some Evidence and its implications for Theory and Research. *Journal of Health and Social Behaviour*, 41, 1-19. doi: 10.2307/2676357
- Downey, G and Moen, P. (1987). Personal Efficacy, Income and Family Transitions: A Longitudinal Study of Women Heading Households. *Journal of Health and Social Behaviour*, 28, 320-333. doi: 10.2307/2136849
- Duhachek, A. (2005). Coping: A Multidimensional, Hierarchical Framework of Responses to Stressful Consumption Episodes. *Journal of Consumer Research*, 32, 41-53. doi: 10.1086/426612

- Edin K. and Laura Lein (1997) *Making ends meet: how single mothers survive welfare and low-wage work*, Russell Sage Foundation, New York.
- Ennis, N.E., Hobfoll, S.E. and Schroder, K.E. (2000). Money Doesn't talk, It Swears: How Economic Stress and Resistance Resources Impact Inner-City Women's Depressive Mood. *American Journal of Community Psychology*, 28, 149-73. doi: 10.1023/A:1005183100610
- Euehun, L., Moschis, G.P. and Mathur, A. (2007). Stress, coping and consumer preferences: a two-way transitional event history analysis. *International Journal of Consumer Studies*, 31, 428-435. doi: 10.1111/j.1470-6431.2007.00589.x
- Fine, M. (1985). Coping with rape: Critical Perspectives on Consciousness, *Imagination, Cognition and Personality*, 3, 249-267. doi: 10.2190/1F1E-KUVH-6T3K-DPN8
- Fotinos-Ventouratos, R. and Cooper, C. (2005). The role of gender and social class in work stress. *Journal of Managerial Psychology*, 20, 14-23. doi: 10.1108/02683940510571612
- Gatrell, C. (2005). *Hard Labour: The Sociology of Parenthood*. Open University Press/McGraw-Hill International.
- George, L.K. (1993). Sociological Perspectives on Life Transitions. *American Sociological Review*, 19, 353-73. doi: 10.1146/annurev.so.19.080193.002033
- Gibson-Graham, J.K (2002). A Feminist Critique of the Political Economy. (In) Bridge, G. & Watson, S. (Eds), *The End of Capitalism (as we knew it): The Blackwell City Reader*, Blackwell Publishing.
- Gopaldas, A. (2013). Intersectionality 101. *Journal of Public Policy & Marketing*, 32, 90-94. doi: 10.1509/jppm.12.044

- Grove, W.R. and Tudor, J.F. (1973). Adult Sex Roles and Mental Illness. *American Journal of Sociology*, 78, 812-35. doi: 10.1086/225404
- Hall, L., C.A. Williams and R.S. Greenberg (1985). Supports, Stressors and Depressive Symptoms in Low-income Mothers of Young Children. *American Journal of Public Health* 75, 518-22. doi: 10.2105/AJPH.75.5.518
- Hamilton, K. (2009). Those Left Behind: Inequality in Consumer Culture. *Irish Marketing Review* 20, 40-54.
- Hamilton, K. (2012). Hamilton, K. (2012), Low-income Families and Coping through Brands: Inclusion or Stigma? *Sociology*, 46, 74-90. doi: 10.1177/0038038511416146
- Hamilton, K., Piacentini, M., Bannister, E., Barrios, A., Blocker, C.P., Coleman, C.A., Ekici, A., George, H., Hutton, M., Passerard, F., Saatcioglu, S. (2014). Poverty in Consumer Culture: Towards a Transformative Social Representation, *Journal of Marketing Management*, 30, 1833-1857. doi: 10.1080/0267257X.2014.967929
- Harding, S. (1991). *Whose Science? Whose Knowledge? Thinking from Women's Lives.* Ithaca, N.Y.: Cornell University Press.
- Harstock, N. (2006). Experience, Embodiment and Epistemologies. *Hypatia: A Journal of Feminist Philosophy*, 21, 178-182. doi: 10.1111/j.1527-2001.2006.tb01100.x
- Hibbert, S and Piacentini, M. (2003). Grocery Shopping on a Low Income: How do People Cope? In, *European Advances in Consumer Research*, 6, (Eds.), Darach Turley and Stephen Brown, Provo, UT : Association for Consumer Research, Pages: 277-282.

- Hill, R. P. and Kanwalroop, K. D. (1999), "Gender Inequity and Quality of Life: A Macromarketing Perspective", *Journal of Macromarketing*, 19, 140-152. doi: 10.1177/0276146799192005
- Hill, R.P. and Stephens, D.L. (1997). Impoverished Consumers and Consumer Behaviour: The Case of AFDC Mothers. *Journal of Macromarketing*, 17, 32-48.
- Holvino, E. (2010). Intersections: the simultaneity of race, gender and class in organization studies. *Gender, Work & Organization*, 17, 248-277. doi: doi:10.1111/j.1468-0432.2008.00400.x
- Jackson, C. (1998). Women and Poverty or Gender and Well-Being? *Journal of International Affairs*, 52, 1-7.
- Johnson, J J. (2004). Stress in Children. *Journal of Pastoral Counseling*, 39, 68-87.
- Knapp, A. (1999). Fragile Foundations, Strong Traditions, Situated Questioning: Critical Theory in German-Speaking Feminism, in M. O'Neill (ed.) *Adorno, Culture and Feminism*. London: Sage.
- Komter, A. (1989). Hidden Power in Marriage. *Gender & Society*, 3, 187-216. doi: 10.1177/089124389003002003
- Komter, A. (1991), Gender, Power and Feminist Theory. In K. Davis (Ed) *The gender of power* (pp.42-62). Newbury Park, C.A: Sage.
- Lambert, Z.V. (1980). Consumer alienation, general dissatisfaction, and consumerism issues: conceptual and managerial perspectives. *Journal of Retailing*, 56, 3-24.
- Lansley, S and Mack, J. (2015). *Breadline Britain: The Rise of Mass Poverty*. London: Oneworld Publications.

- Layte, R., Nolan, B. and Whelan, C. (2000). Targeting Poverty: Lessons from Monitoring Ireland's National Anti-Poverty Strategy. *Journal of Social Policy*, 29, 553-575. doi: 10.1017/S0047279400006073
- Lee, E., Moschis, G.P. and Mathur, A. (2007). Stress, coping and consumer preferences: a two-way transitional event history analysis. *International Journal Consumer Studies*, 31, 428-435. doi: 10.1111/j.1470-6431.2007.00589.x
- Lister, R. (2004). *Poverty*, Polity Press, 1st edition, Cambridge.
- Luce, M.F., Payne, J.W., and Bettman, J. R. (1999). Emotional Trade-off Difficulty and Choice. *Journal of Marketing Research*, 36, 143-159. doi: 10.2307/3152089
- Ludvig, A. (2006). Difference Between Women? Intersecting Voices in a Female Narrative. *European Journal of Women's Studies*, 13, 245-258. doi: 10.1177/1350506806065755
- Lynch, K., Baker, J. and Lyons, M. (2009.), *Affective Equality: Love, Care and Injustice*. Palgrave Macmillan.
- Makosky, V. (1982), "Sources of Stress: Events or Conditions?" In D. Belle (Ed), *Lives in Stress: Women and Depression*, Beverly Hills, CA: Sage Publications.
- Mason, M. and Pavia, T. (2006). When the Family System Includes Disability: Adaptation in the Marketplace, Roles and Identity. *Journal of Marketing Management*, 22, 1009-1030. doi: 10.1362/026725706778935637
- Mathur, A., Moschis, G.P. and Lee, E. (2006). Consumer stress-handling strategies: theory and research findings. *Journal of Consumer Behaviour*, 5, 193-203. doi: 10.1002/cb.171

- McIntyre, L., Officer, S. and Robinson, L (2003). Feeling Poor: The Felt Experience of Low Income Lone Mothers. *Affilia*, 18, 316-31. doi: 10.1177/0886109903254581
- McRobbie, A. (1997). Bridging the Gap: Feminism, Fashion and Consumption. *Feminist Review*, 55, 73-89. doi: 10.1057/fr.1997.4
- Meyer, I.H. (2003). Prejudice, Social Stress and Mental Health in Lesbian, Gay and Bisexual Populations: Conceptual issues and Research Evidence. *Psychological Bulletin*, 129, 674-697. doi: 10.1037/0033-2909.129.5.674
- Meyer, I.H., Schwartz, S. and Frost, D.M. (2008). Social patterning of stress and coping: Does disadvantaged social statuses confer more stress and fewer coping resources? *Social Science & Medicine*, 67, 368-79. doi: 10.1016/j.socscimed.2008.03.012
- Mick, D.G., & Fournier, S. (1998). Paradoxes of technology: Consumer cognizance, emotions and coping strategies. *Journal of Consumer Research*, 25, 123-143. doi: 10.1086/209531
- Moschis, G.P. (2007). Stress and Consumer Behaviour. *Journal of the Academy of Marketing Science*, 35, 430-444. doi: 10.1007/s11747-007-0035-3
- Nolan, B. & Watson, D. (1999), *Women and Poverty in Ireland*, Combat Poverty Agency, Dublin: Oak Tree Press.
- O'Brien, M. (2009). The Impact of Economic, Social, Cultural and Emotional Capital on Mothers' Love and Care Work in Education. In, Lynch, K., Baker, J. and Lyons, M. (Eds.), *Affective Equality: Love, Care and Injustice*. Palgrave Macmillan
- O'Neill, C. (1992), *Telling it Like it is*, Combat Poverty Agency, Dublin, Oak Tress Press.

- O'Reilly-Debrun, M., Gillian, A.L, Delaney, S. and Bailey, N. (2001), "*First Hand Experience, Second Hand Life: Women & Poverty.*" Report from the NWCI Millennium Project, July 2001, [online], <http://www.nwci.ie/documents/women&poverty.doc>
- Ozanne, J. L. and Fischer, E. (2012). Sensitizing Principles and Practices Central to Social Change Methodologies. In, *Transformative Consumer Research for Personal and Collective Well-being*, Mick, D.G., Pettigrew, S., Pechmann, C. and Ozanne, J.L.(Eds.), New York, NY: Taylor and Frances, 89-106.
- Pahl, J. (1983). The Allocation of Money and the Structuring of Inequality within Marriage. *Sociological Review*, 31, 235-62. doi: 10.1111/j.1467-954X.1983.tb00389.x
- Pahl, J. (1989), *Money and Marriage*, London, Macmillan.
- Pavia, T.M. and Mason, M.J. (2014). Vulnerability and Physical, Cognitive and Behavioral Impairment: Model Extensions and Open Questions. *Journal of Macromarketing*, 34, 417-485. doi: 10.1177/0276146714527766
- Pearce, D. (1978). The Feminization of Poverty: Women, Work and Welfare. *Urban Change and Social Review*, 11, 28-36.
- Pearlin, L. (1989). The Sociological Study of Stress. *Journal of Health and Social Behavior*, 30, 241-256. doi: 10.2307/2136956
- Pressman, S. (2003). Feminist Perspectives for the Feminisation of Poverty. *Journal of Economic Issues*, 2, 353-361.
- Ryan, G. and Bernard, R. (2000). Data Management and Analysis Methods. (In) Denzin, N & Lincoln, Y, Eds. (2000), *Handbook of Qualitative Research*, Sage Publications.

- Rottman, D. (1994). *Income Distribution within Irish Households: Allocating Resources with Irish Families*, Dublin: Combat Poverty Agency.
- Saatcioglu, B. and Corus, C. (2014). Poverty and Intersectionality: A Multidimensional Look into the Lives of the Impoverished. *Journal of Macromarketing*, 34, 122-132. doi: 10.1177/0276146713520600
- Shirom, A., Simona, S.G., Fried, Y. and Cooper, C.L. (2008). Gender, age and tenure as moderators of work-related stressors' relationships with job performance: A meta-analysis. *Human Relations*, 61, 1371-1398. doi: 10.1177/0018726708095708
- Sorensen, E.S. (1993). *Children's Stress and Coping: A Family Perspective*, New York, NY: Guilford Press.
- Sujan, Mita., Sujan, H., Bettman, J. and Verhallen, T. (1999). Sources of Consumers' Stress and their Coping Strategies. *European Advances in Consumer Research*, 4, 182-87.
- Thoits, P.A. (1982). Life Stress, Social Support and Psychological Vulnerability: Epidemiological Considerations. *Journal of Community Psychology*, 10, 341-362. doi:10.1002/1520-6629(198210)10:4%3C341::AID-JCOP2290100406%3E3.0.CO;2-J
- Thoits, P. A. (1995). Stress, Coping, and Social Support Processes: Where are we? What Next? *Journal of Health and Social Behavior*, 35, 53-79. doi: 10.2307/2626957
- Thomas, C. (1999). *Female Forms: Experiencing and Understanding Disability*. McGraw-Hill International.
- Turner, R.J., Wheaton, B. and Lloyd, D.A. (1995). The Epidemiology of Social Stress. *American Sociological Review*, 60, 104-125. doi: 10.2307/2096348

- Tytherleigh, M.Y., Jacobs, P.A., Webb, C., Ricketts, C. and Cooper, C. (2007). Gender, Health and Stress in English University Staff – Exposure or Vulnerability? *Applied Psychology: An International Review*, 56, 267-287. doi: 10.1111/j.1464-0597.2006.00254.x
- Verloo, M. (2006). Multiple Inequalities, Intersectionality and the European Union. *European Journal of Women's Studies*, 13, 211-228. doi: 10.1177/1350506806065753.
- Vogler, C. and Pahl, J. (1994). Money, Power and Inequality within Marriage. *Sociological Review*, 42, 262-88.
- Walby, S., Armstrong, J. and Strid, S. (2012). Intersectionality: Multiple Inequalities in Social Theory. *Sociology*, 46, 224-240. doi: 10.1177/0038038511416164
- Watts-Jones, D. (1990). Toward a Stress Scale for African-American Women. *Psychology of Women Quarterly*, 4, 271-75. doi: 10.1111/j.1471-6402.1990.tb00019.x
- Whitehead, A (2003), *Failing Women, Sustaining Poverty: Gender in Poverty Reduction Strategy Papers*. Report for the UK Gender and Development Network, May 2003, pp.1-47.
- Wholley, F. and Marshall, J. (1994). Measuring Inequality within the Household. *Review of Income and Wealth*, 40, 415-31. doi: 10.1111/j.1475-4991.1994.tb00084.x
- Williams, J. and Mavin, S. (2012). Disability as Constructed Difference: A Literature Review and Research Agenda for Management and Organization Studies. *International Journal of Management Reviews*, 14, 159-179: doi: 10.1111/j.1468-2370.2012.00329.x
- Yuval-Davis, N. (2006). Intersectionality and Feminist Politics. *European Journal of Women's Studies*, 13, 193-209. doi: 10.1177/1350506806065752

Zwicker, A. and DeLongis, A. (2010). Gender, Stress and Coping. In, J.C. Chrisler and D.R. McCreary (Eds.), *Handbook of Gender Research in Psychology*, (pp.495-515), Springer Science and Business Media.