# The Social Construction of Consumer Literacy: Consumer Empowerment among Adult Literacy Learners

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**Abstract:** *This study explores how adult literacy learners negotiate the consumer marketplace. Findings challenge the functional model of literacy and support the conceptualization of consumer literacy as a social practice.*

## Background and Purpose

In the last few decades, literacy has been defined in terms broader than reading and writing skills; it is now often described with reference to skills needed to function within different social contexts (Levine, 1982). Functional approaches to literacy and consumer education leave out crucial understandings of how adult literacy learners operate in the marketplace and fail to see literacy as embedded in social contexts. The purpose of this study was to explore the experiences of adult literacy learners as they negotiate the consumer world.

## Theory and Literature

This research is grounded in a socio-cultural view of literacy that calls into question functional approaches to literacy. While a functional view sees literacy as a set of skills that can be transferred from one setting to another (Fingeret, 1992), a socio-cultural view of literacy sees literacy as a process of constructing and negotiating meaning from texts in specific social settings (Stein, 1995). Thus, literacy is socially determined and varies depending on the context within which it is used. In the marketplace, literacy involves more than reading labels, filling out checks, and completing other reading and writing tasks. Additional skills implicated in consumer literacy include the ability to understand power and the potential for agency in the marketplace.

A socio-cultural view of literacy also acknowledges how literacy helps to construct the self and identity. Degener (2001, p. 29) argues that one's identity is "inscribed by literacy practices." One's identity is determined by literacy level, the text read, and the role of literacy in the community. American society values educational attainment and may pass negative judgment and stigmatize individuals with limited literacy skills. Once labeled as tainted, the stigmatized individual may be prejudged, which may be reinforced by literacy teachers (Beder, 1991).

## Research Design

A qualitative design drove data collection and analysis. Twenty-two in-depth interviews were conducted with adult learners from literacy programs in a Mid-Atlantic state. We conducted an interpretive data analysis, shifting between the data and the literature to create a coherent conceptual framework. An intra-textual analysis was conducted to understand each individual's experience; then an inter-textual analysis was conducted to identify emergent themes. Contradictory data played an important role in challenging the emergent interpretation. During analysis, the primary data were used to refine the evolving framework (Thompson, 1997).

**Findings**

Four groups of participants were identified and organized along two dimensions: 1) acceptance or rejection of the shame of low literacy, and 2) the extent to which participants were able to get needs met, fight for consumer rights, and enter a wide range of market encounters. The **alienated consumers** accepted the shame of low literacy and were the least empowered in their buying behavior. Next, the **identity managers** also accepted the shame yet were more empowered in their buying. Participants who fought against the potential shame and were more empowered in the marketplace were the **identity exchanging and enhancing consumers**. Finally, the **savvy consumers** both rejected the shame and were empowered. Each group drew upon a range of individual, situational, and social resources in everyday market encounters.

*Alienated Consumers*

These participants accepted the stigma of low literacy and felt shame, and lacked power in social encounters. They suggested their low literacy skills socially discredited them, which was experienced as "embarrassment" or "shame." Many adults shared stories of prejudicial treatment, such as being called names like "stupid" or "slow." Market interactions were filled with the constant fear their limited literacy skills would be exposed. Sometimes negative treatment in the marketplace toward these consumers is unambiguous. But often, social interactions are vaguely menacing, and adult learners are uncertain as to whether or not their limited literacy was actually revealed. These market encounters evoked stress and led to negotiation strategies in which these consumers sought to minimize social contact to avoid negative evaluations.

*Individual resources.* The participants employed a modest set of personal skills, such as memorizing, using visual information, or preplanning. These consumers preplanned their purchases by using shopping lists with a range of codes that acted as external memory aids. The list was private and spelling was unimportant. "Like, let's say, sugar, S – U. That's what I would call sugar." Similarly, many of these participants used the "dollar method" to make sure they would have enough cash, where each price is rounded to the nearest whole number and summed. Preplanning also involves practice check writing or trial buying excursions. Participants also used deflection to convey positive identities, deflecting attention away from their reading skills toward other skills, such as manual dexterity, financial acumen, and computer competency.

*Social resources.* Differences emerged within this group with regard to how they leveraged social resources. Some used little help because they either lacked family or friends or had poor relationships with them. In contrast, the rest of this group relied on their families to get many of their needs met. Those participants with social support were relatively more successful because they leveraged these social resources to get needs met. Favors were often repaid in kind through reciprocity, such as babysitting. The alienated consumers usually dealt with strangers by practicing non-disclosure through omission or deliberate attempts to hide their limited literacy skills. The most common excuses given for not engaging in literacy tasks included: visual impairment, forgetting one's glasses, hands hurting, or needing to delay.

*Situational resources.* Market encounters were always fraught with the possibility of discovery, so participants limited social demands to create a comfort zone. Limiting shopping to a few retailers who were familiar and friendly decreased social demands. George loyally patronized stores because of "nice people" and Nancy frequents buffets. Social interactions over a menu were frightening because learners might not know how to respond to questions. Social evaluations loomed ever present. These participants generally operated on a cash only basis and avoided check writing. Similarly, the range of products purchased was limited to familiar ones.

These participants were unable to manage threatening situations where social confrontations might emerge. William had restricted his life down to a manageable domain: he went to and from work each day, bought the same few familiar foods, and avoided social interactions.

In summary, alienated consumers own the stigma of low literacy and appraise most marketplace encounters as threatening because they lacked sufficient resources to deal with the threat of negative social evaluation. They decreased external demands by constraining their choice of products and retailers to a safe, narrow, and manageable set, or they leveraged individual resources like memorization or social resources. When they were unable to do so they muddled through, did without products, or avoided purchases.

*Conflicted Identity Managers*

Conflicted identity managers also internalized the stigma of low literacy, yet they actively managed social encounters. While they felt shame, they were accomplished at evading social exposure or negative evaluation. For example, Bill owned a motorcycle repair shop, taught at the vocational-technical school for 17 years, and bought and sold property in the community— yet, Bill reads at a second grade level.

*Individual resources.* Like the alienated consumers, the conflicted identity managers relied on skills such as memorizing and using visual cues. Perhaps the most important skill employed, however, was knowing how to *act like a literate person*. Literate shoppers are self-assured: "Because before I go, I know what I'm after, what I'm looking (Alan)." Literate consumers state strong positive and negative evaluations of the marketplace, and readily assert strong preferences. Tina has retailer and brand preferences: "I like Kellogg's; it's the best." They successfully manage most of their marketplace encounters, which contributes to positive self-images as competent shoppers. The conflicted identity managers also manifest a critical attitude and engage in complaining behavior over poor service and poor quality products. Eric talked about exiting a bad service encounter: "You don't want to wait on me? I'll go somewhere else."

*Social resources.* The conflicted identity managers are able to "act like literate people" by compensating with their interpersonal skills: they observe, listen carefully, and project positive self-images. Each person was extroverted, socially skilled, and able to take a new social situation and use it as an opportunity to present themselves as competent and intelligent people. While the alienated consumers used simple forms of deception, the identity managers used more subtle maneuvers such as humor, flirtation, omission, or imitation. Bill taught at the vocational technical school by hiding his failure to obtain a high school degree. Tina was also skilled at social deception and called herself the "best faker" and "con artist." The identity managers each had a confidante who lent a hand when problems arose that needed more than social acumen.

*Situational resources.* Given their considerable social skills, the conflicted identity managers were unconstrained in their shopping. They could easily manage new restaurant encounters. Bill describes how he managed restaurants: "I would just have the same or somebody would order something. Or you could always just point at what someone was having." However, part of their success was based on their ability to assess the situation to see if they had sufficient skills to negotiate it (Lazarus & Folkman, 1984). These consumers avoided encounters where they were forced to perform any type of public writing tasks (e.g., writing checks).

The conflicted identity managers are empowered and able to get their needs met. Yet these socially adroit people paid a price; they accepted the "low literacy" label and the associated shame. Ever wary, they invested energy in maintaining their appearance of "normalcy," and were sometimes apprehensive upon entering demanding social encounters despite their social acumen.

*Identity Exchangers and Enhancers*

This group began to tackle the stigma, due in part to their involvement in a literacy program. Possessing varying levels of self-esteem, they also advance using different strategies. The **identity exchangers** begin the literacy program socially vulnerable. Upon acceptance into the community of adult learners, these participants' lives change significantly as they channel their energies into a new identity, *literacy seeker*, who is empowered. In contrast, the **identity enhancers** started with greater self-esteem and more social resources and skills. The identity enhancers' lives improve, but less spectacularly than the identity exchangers. Both groups find acceptance and understanding because their literacy challenges are publicly and openly shared.

*Individual resources.* These adults still use personal resources such as preplanning, memorizing, or using visual cues. While their "objective" reading levels may be similar to the alienated consumers, they are better able to negotiate the consumer world because they challenge the negative label of low literacy and begin to own the label of literacy seeker. This positive label influences their lives more than the objective changes in their reading level. The identity exchangers embrace the struggle for literacy and use it as a positive form of identity. As William says, "With LVA, I am." Changing a social liability into a social asset leads to a swift transformation; learners begin participating in student groups and speak publicly about literacy. These activities expand social skills and tap into existing skills previously only used within safe contexts. Participants feel "confident," "human," and like "a door is opening." Evidence of these changes includes donning literacy affiliation pins and exhibiting certificates of achievement.

The identity enhancers begin the literacy program with higher self-esteem. For instance, Ginger and Rebecca take pleasure in being good mothers who are competent shoppers. Michael, Paul, and Michelle are proud of their strong work ethic, economic independence, and jobs. Thus, identity enhancers use these positive identities to challenge the stigma of low literacy and their marketplace successes reinforce these identities. As these consumers learn to negotiate the low literacy label, their marketplace activities also expand. They struggle to read labels and store signs, look for sales in the newspaper, and engage in creative problem solving.

*Social resources.* The ability to manage social situations varied. Most of the exchangers could seek help from strangers, and they used their affiliation with literacy programs to manage their social interactions. These consumers develop an understanding of how "normal" people behave; normal people ask for help, so they too can ask for help. William now confronts unhelpful salespeople and Sarah called the pharmacy to verify changes in her prescription. The identity enhancers were better able than the identity exchangers to handle daunting social interactions due to self-esteem and social skills. As Ginger states: "This is what I have to do for my family… I don't care if they look down on me or judge me." Michelle and Paul, who both read at a fourth grade level, re-label themselves as slow learners and construct their problem as being poor spellers. Through these strategies, the identity enhancers distance themselves from the stigma of low literacy.

*Situational resources.* Since the identity enhancers were already more successful, they realize smaller improvements. Some of these changes are due to improvements in reading levels, while other improvements were based on participants' growing self-esteem. The identity exchangers' self-esteem improves significantly; they feel less socially vulnerable, their world becomes larger, and they are more empowered: "I can go shopping by myself now. I can go anywhere by myself now (George)." They begin to enter into what once were perceived as risky encounters, such as restaurants. They begin to buy and use new products and services including unadvertised brands, caller identification, credit cards, and products requiring assembly. William was able to buy a home: "Paperwork! You'd think you're buying the country; they give you so

much paperwork to sign." The alienated consumers would find this variety threatening, but the newly confident identity exchangers find the variety exciting.

These consumers are more empowered than the alienated consumers, even though some of the alienated consumers have higher objective literacy levels. Moreover, they free themselves from the shame that burdens the identity managers and begin to see themselves as people of value. Their world grows as they venture into new market experiences, armed with greater confidence and a growing self-esteem.

*Savvy Consumers*

The savvy consumers reject the label of low literacy and are unconstrained in their buying behaviors. These informants provide a challenge to deficit stereotypes. Jeff and Heather had fourth grade reading levels, and Darrell read at a ninth grade level. In addition to possessing basic reading skills, all of the savvy consumers were interpersonally and socially skilled and forceful. Little to no evidence of shame existed.

*Individual resources*. These participants viewed themselves as literate and were seeking to improve their literacy skills to get their GED and improve their employment. They have problems with reading, but it is a problem that is compartmentalized and unlinked to their identity. For example, Heather is a key caregiver for a large family, many of whom are illiterate. Relative to her family, Heather is literate and she reads for her family. These participants perceive themselves to be capable and self-sufficient. They do their own shopping, find and select products, pay for these products. They value the skills that they use to stretch limited budgets: that is, buying generics, looking for sales, buying the cheapest product, and finding bargains. Each participant takes pride in a different set of skills.

*Social resources*. The savvy consumers have a supportive social network, with friends and family who depended on them. Jeff volunteers with the Boy Scouts, helps a fellow student shop regularly, and helps to raise money for literacy. Heather challenged a salesperson who cheated her mother and often serves as a surrogate shopper; they are social resources for others.

*Situational resources*. These participants were socially competent and sought out a range of products and retail environments. Perhaps the best example of this buying empowerment is Jeff, who on a recent trip queried a travel agent, booked airline tickets, rented a car, reserved a hotel room, and even saved money by going to a restaurant closing to get discounted food. The savvy consumers reject the low literate label and leverage substantial resources to get their needs met; they are the group best able to get their needs met and are empowered in their buying.

## Discussion and Conclusions

Two major conclusions can be drawn. First, consumer literacy consists of more than technical reading and writing skills. Instead, adult literacy students engage in literacy practices, and consumer literacy is a social practice embedded in specific social contexts where a range of skills other than decoding come into play. Consumer literacy takes place within specific social and cultural market encounters and extends beyond reading labels; it includes knowledge like understanding consumer rights, understanding power and the potential for marketplace agency, and knowing how to manage service encounters and make complaints. This broader idea of consumer competency does not reside within the consumer alone, but is socially enacted. In this study, social skills played a crucial role in getting needs met, often more so than decoding text.

The socially embedded nature of consumer literacy helps illuminate the failure of the functional literacy model to capture the complexities of how adults with limited literacy ability manage. Reading tasks change in different contexts; writing a check in a classroom is not the same as writing a check in a grocery line surrounded by impatient people. The functional

approach also fails to take into account alternative ways of getting needs met. Adult literacy students might aggressively identify a safe retailer and then use their ability to read social cues to establish a relationship with a caring employee who will help in check writing. Our data suggest that low literacy does not necessarily translate into consumer incompetence; rather, a range of skills can be leveraged to get needs met.

Secondly, findings suggest that shame management plays a crucial role in getting needs met successfully beyond the role first envisioned by Beder (1991). Our theoretical understanding of the management of stigma has advanced since Goffman's (1963) classic work. Stigma is now conceptualized as socially constructed and dynamic (Dovidio, Major & Crocker, 2000), and is defined as a relational term, with the lived experiences of stigmatized individuals underscored (Swim & Stangor, 1998). The stigmatized person may indeed feel shame. Adults with limited literacy skills often feel responsible for their lack of literacy abilities, which increases shame (Eberle & Robinson, 1980). But consumers with limited literacy skills may also reject the label and the potentially debilitating negative social evaluation.

How learners deal with shame affects their marketplace encounters. The alienated consumers internalized the shame, which impacted their self-esteem and social confidence and created the least empowered marketplace encounters. The savvy consumers and identity enhancers challenged the stigma of low literacy and actively managed their shame by creating self-identities based on other aspects of their lives instead of focusing on literacy skills. As Beder (1991, p. 70) argues, they realize that "stigmas are social constructions," not innate characteristics. These consumers were more empowered in their market encounters as evidenced by their ability to argue for their rights and to explore a wider range of marketplace experiences.

Consumer literacy means that a person knows "how to go on" in a given social context— not just how to decode print, but how to view the self as an active agent who can negotiate with others and speak up for consumer rights. These literacy practices can involve decoding print, but also involve other skills. Findings from this research can help adult education researchers construct a more critical approach to consumer literacy that would encourage all consumers to see themselves as possessing agency and understand their potential to participate in and transform market interactions.

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