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Consumer Vulnerability

Introduction to the Special Issue

The last decade has seen a burgeoning body of research which moves beyond the mainstream to draw attention to vulnerable consumer groups and consumer experiences of vulnerability. Since Baker et al.'s (2005) seminal piece, a range of studies, including some published in the *Journal of Marketing Management*, have highlighted the complexity, reach and multi-faceted nature of consumer vulnerability. This special issue was inspired by our successful ESRC seminar series on consumer vulnerability which clearly revealed that there remains significant unexplored areas worthy of attention from marketing and consumer research scholars.

In this special issue, we aim to bring to the fore ways in which so-called vulnerable consumers navigate various marketplace and service interactions, developing specific consumer skills in order to empower themselves in such exchanges (Atkins & Ozanne, 2005; Baker, 2006; Hill & Stephens, 1997; Wong & King 2008). Yet, we also recognise the need to move beyond the subjective lived experience of vulnerability to consider the role of macro forces, including marketing, in contributing to consumer vulnerability. The importance of such an approach is effectively articulated in Stearn's (2015, p. 66) recent book chapter entitled "Consumer vulnerability is market failure." Stearn suggests that efforts to overcome consumer vulnerability need to go beyond the individual and consider ways of making the market work effectively for all consumers.

Baker et al. (2015) identify three approaches that have been followed in prior studies on consumer vulnerability; isolating particular populations of people, isolating particular environmental conditions and isolating meanings and processes of vulnerability. We present a series of articles and commentaries that encompass each of these perspectives and overall, contribute to our understanding of consumer vulnerability. Through both empirical and conceptual papers, the authors draw on various different contexts and theories that offer conceptual development and new insights into consumer vulnerability.

Fiona Spotswood and Agnes Nairn's article, '*Children as Vulnerable Consumers: A first conceptualisation*', explores the differing perspectives that exist about children's experience of consumer vulnerability and argues that there is a need for greater clarity about the relationship between children and vulnerability in order to better inform policy. Their article begins with the assertion that existing models of consumer vulnerability are unsuitable when applied to children. Drawing on childhood studies literature, and in particular, the new wave of the 'new sociology of childhood' paradigm, they put forward a new conceptualisation of child consumer vulnerability that encompasses three strands. Firstly, they advocate a hybrid perspective that embraces the interrelationship between structure and agency and recognises the fluid nature of childhood. Secondly, they suggest that a transdisciplinary research agenda is needed to fully support this hybrid perspective and thirdly, they highlight the need for methodological innovation in assessing and representing children's voices as consumers.

They end with a discussion of policy implications arising from this new conceptualisation in relation to marketing to children.

Bige Saatcioglu and Canan Corus' contribution, *'Exploring Spatial Vulnerability: Inequality and Agency Formulations in Social Space'*, demonstrates how a critical theory of space can enhance the study of consumer vulnerability. In their conceptual article, they draw on literature from both consumer research and critical urban geography and sociology to define spatial vulnerability as "a state of disadvantage and powerlessness that arises due to the tension and conflict that exists across multiple material, socio-spatial and ideological interests over social space." They explore spatial vulnerability in relation to three different contexts: traditional spaces of consumption, public space and digital space. They also discuss various examples to illustrate how oppressive social space can be transformed into more liberating spaces of agency and resistance or how new heterotopia or counterspaces can be formed. Importantly, they identify a range of issues that researchers should consider in progressing the concept of spatial vulnerability.

In line with the aims of the special issue Martina Hutton's paper *'Neither passive nor powerless: reframing economic vulnerability via resilient pathways'*, explores coping mechanisms used by vulnerable consumers. Through in-depth 'coping conversations' Hutton uncovers how women living with low income frame and reframe their relationship to the market through, what she terms, resilient pathways. With the aim of critiquing deficit-focussed depiction of chronic economic disadvantage, this paper reveals the agency, mutuality and creativity at the heart of women's' engagement with the marketplace. Central to Hutton's contribution is the concept of resilience - seen in the various ways informants continued to cope with intersectional setbacks - she concludes by highlighting its value to future studies of vulnerability.

Nicholas Ford, Paul Trott and Chris Sims's paper *'Exploring the Impact of Packaging Interactions on Quality-of-Life Among Older Consumers'* focuses on how consumer-packaging interactions and dealings may make add to older consumers' experiences of vulnerability in the marketplace. They build on Sudbury-Riley's work (2014) to explore packaging interactions from a multidimensional perspective of ageing (biological, social, psychological). Drawing on data from a set of in-depth interviews and observations with older consumers, they consider the impact of consumer-packaging interactions on older people, and offer deeper understanding of the coping strategies older people have in place to manage these situations. To conclude they offer some practitioner insights to guide packaging development to help reduce the felt experience of vulnerability for older consumers.

Claudia Falchetti, Mateus Ponchio and Nara Botelho's paper *'Understanding the Vulnerability of Blind Consumers: Adaptation in the Marketplace, Personal Traits and Coping Strategies'* focuses on people with acquired vision impairments, and how they adapt to and cope with the marketplace. Adopting a narrative analysis, this Brazilian study is unique in that it provides insights into informants' accounts of difficult shopping situations before and after their sight loss. The authors build a comprehensive explanation for

(dis)engagement in consumption-related activities, and the array of coping behaviours reported by their informants. In their conclusion, they discuss the importance of recognising the marketplace devices and systems that must be provided to help consumers meet their needs, such as enhanced workforce training in recognition of the high dependency of blind consumers on others in the marketplace.

In the paper by Ana Canhoto and Sally Dibb '*Unpacking the interplay between organisational factors and the economic environment in the creation of consumer vulnerability*', the focus shifts away from consumers to look at organisational decisions that may impact on consumer vulnerability. Within the context of lending practices in the UK, the authors adopt a semiotic approach to scrutinise the lending decisions of 6 organisations, drawing on data collected before, during and after the UK economic recession (2003-2013). The authors reveal how lenders' definitions of credit worthiness (and, hence, the likelihood of granting credit) fluctuated during the period of analysis, and demonstrate how such decisions are often the result of short-term factors beyond the control of the loan applicant. They conclude by commenting on the implications for consumer vulnerability linked to financial exclusion, what the impact is for public policy and managerial practice in this context.

Advocating an alternative form of representation in '*Poetic Inquiry, Consumer Vulnerability: Realities of Quadriplegia*', Hilary Downey presents a case for the use of poetry to explore vulnerability. Downey's contribution is part commentary, part poem and sets out to capture, the 'emotional intensity, hopelessness, liminality, voicelessness and selftransformative realities attendant to those experiencing vulnerability'. With its aim of giving voice to hidden narratives we see, through the piece, that vulnerability is often concealed or unseen but that it can be unveiled and shared through poetic methods. Drawn from research with homebound, quadriplegic consumers the poem '*Vulnerability in Parts*', as Downey suggests, allows feeling in words, capturing the essence of the research encounter and the researcher's reflections on this. Poetry offers a connection not otherwise found between the researcher and the researched. This connection extends to the reader – there is emotion in the reading which takes us beyond other forms of representation.

We also have pleasure in including a series of commentaries that provide a forum for critical reflection on experiences of research within the field of consumer vulnerability.

In his stirring commentary '*Poverty as We Never Knew It: THE Source of Vulnerability for Most of Humankind*', Ron Paul Hill eloquently reminds us of the centrality of poverty to vulnerability and inequality globally. Poverty is a deep and complex issue and Hill's commentary helps us to see it from many angles – some close to home and others perhaps further. After contending that poverty is poorly understood by most marketers - academic and practitioner alike - Hill goes on to suggest four key ways we can deepen our engagement with those living the hardest of lives. By suspending judgment, learning more about poverty and its consequences, getting "proximal" to impoverished consumers, and using the political process for change we can begin to understand and acknowledge poverty, if not alleviate it.

Luca Visconti's commentary, '*A conversational approach to consumer vulnerability: Performativity, representations, and storytelling*' considers the role of conversations in creating and transforming understandings of vulnerability. Visconti's thoughtful commentary is motivated by research in various contexts associated with vulnerability and discusses three types of conversation: performativity, social representations and storytelling.

Finally Tim Stone and Stephen Gould's powerful commentary '*Vulnerable consumers in the 'fourth age': theoretical reflections upon the case of Sandra Bem*', explores end of life and the 'fourth age'. They sensitively outline the case of Sandra Bem a leading psychologist, who, when faced with a degenerative disease, took the decision to end her own life. With consideration of terror management theory, Stone and Gould consider both Bem's vulnerability and her strength to unveil the realities of frailty and ill health in old age – a perspective missing from the market-centric view of older consumers and the “grey pound”.

Together, the papers included within this special issue highlight both marketing management and policy-focused implications and demonstrate that marketing scholarship has much to offer in contributing to our understanding of experiences of consumer vulnerability and potential solutions. We hope that the papers will inspire future work from across the marketing discipline, including scholars from consumer culture theory, critical marketing or Transformative Consumer Research perspectives. We are very grateful to all the authors who have contributed their work, to the reviewers who willingly supported the rigorous review process and to Fiona Lees in the editorial office who skilfully guided us through the entire special issue preparation.

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