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Hamilton, K.L. (2009) *Those left behind: inequality in consumer culture.* Irish Marketing Review, 20 (2). pp. 40-54. ISSN 0790-7362

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Those Left Behind: Inequality in Consumer Culture

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Those Left Behind: Inequality in Consumer Culture

Abstract

Economic growth in Northern Ireland has undoubtedly raised the standard of living for many consumers and contributed to a growing culture of consumption. However, this heroic discourse masks the various social problems associated with economic growth, in particular, the deepening of inequality. This article aims to demonstrate the lived experience of poverty against the backdrop of a society that is increasingly dominated by consumption. Findings suggest that limited financial resources and the resulting consumption constraints are a source of stress and dissatisfaction. Such dissatisfaction stems from feelings of exclusion from the "normal" consumption patterns that these consumers see around them. It is only by highlighting their stories that we can really understand the full consequences of what it means to live in a consumer culture. The importance of social support to counteract marketplace exclusion is also highlighted, reinforcing the need to consider capital in all its forms and not only from an economic perspective.

Those Left Behind: Inequality in Consumer Culture

In recent years, Northern Ireland has witnessed the same frenzied emphasis on consumerism that has been evident in other western economies. The scale and pace of economic recovery since the Good Friday Agreement in 1998 has been dramatic, driven by an increase in employment, improved consumer confidence, the increased presence of large multiple retailers and the enhanced property market (Simpson 2008). However, while economic growth has undoubtedly raised the standard of living for many, there are also concerns that income gaps between the rich and the poor have widened and inequality is deepening (Hillyard et al. 2003).

This article aims to demonstrate the lived experience of poverty against the backdrop of a society that is increasingly dominated by consumption. In a consumer culture it has become a societal expectation that consumers should respond to the temptations of the marketplace. As Bauman (2005, 38) suggests "*a 'normal life' is the life of consumers, preoccupied with making their choices among the panoply of publicly displayed opportunities for pleasurable sensations and lively experiences.*" In this paper the spotlight is on low-income consumers who lack the financial resources needed to participate in this so-called "normal" lifestyle. As a result of their inability to obtain the goods and services that are required for an "*adequate*" and "*socially acceptable*" standard of living (Darley and Johnson 1985, 206), they have been described as "*inadequate,*" "*unwanted*" "*abnormal,*" "*blemished, defective, faulty and deficient,*" "*flawed consumers*" and "*non-consumers*" (Bauman 2005, 38, 112-113).

Darley and Johnson (1985) suggest that to really understand the low-income consumer, one has to understand the individual's external situation. Given that the

consumer culture is at times a reified construct, details of what this entails are presented to contextualise the study. This is followed by a discussion of previous research on low-income consumers and then the methodological approach adopted for the study. Next, findings are presented in two sections, first is a discussion of experiences of poverty in a consumer culture and second, the role of social support for low-income families is considered. The paper closes with a discussion of the conclusions arising from the research.

Consumer Culture

It has been suggested that the following four conditions are necessary for a consumer culture; a substantial portion of a population consume at a level substantially above subsistence; exchange dominates self-production of objects of consumption; consuming is accepted as an appropriate and desirable activity and people judge others and themselves in terms of their consuming lifestyles (Rassuli and Hollander 1986). Additionally, Lury (1996) suggests that modern consumption is characterised by an increase in consumer choice, the expansion of shopping as a leisure pursuit, the pervasiveness of advertising in everyday life, changing attitudes towards consumer debt, the political organisation by and of consumers and the increased visibility of consumer illnesses. Within such a society, consumers are often gripped by insatiable desire (Fullerton and Punj 1997). Any joy in realising a desire is short-lived as consumers quickly shift attention to another desired possession and the cycle continues incessantly (Belk, Ger and Askegaard 2003).

In a consumer culture, the marketplace acts as a framework for consumer action (Arnould and Thompson 2005). Baudrillard (1998, 29) goes so far as to

suggest that consumption has a homogenizing effect and is responsible for the "*total organization of everyday life*." Indeed Campbell (2004) argues that not only do we live in a consumer society, but rather, a consumer civilisation. In this regard, consumption is even deemed to be a sign of good citizenship in response to a crisis situation. For example, after World War II, consumption was viewed as a civic responsibility to improve the living standards of all Americans (Cohen 2004). Similarly after the terrorist attack on 11 September 2001, people were encouraged to increase consumption (Hill 2002).

Consumption exhibits a strong ideological hold on consumers and it has been argued that people are motivated to buy because of the belief that the meaning of life can be found in the marketplace (Ger 1997). The desire to participate in consumer culture is not promoted by material need; rather it is promoted by the belief that to find happiness one must be richer (Hamilton 2004). Interaction with the marketplace provides consumers with resources for the construction of identity and emphasis is often placed on the portrayal of a socially acceptable image. Since the introduction of conspicuous consumption (Veblen, 1899), it has been recognised that social identity centres on the visibility of consumer goods and possessions. It has been suggested that consumers can either buy their identity; "to have is to be" (Dittmar, 2008) or discover their identity by monitoring reactions to goods and services (Campbell 2004), both approaches identifying the central role of consumption. As well as a process of signification and communication, consumption can equally be analysed as a process of classification and social differentiation as consumers use goods as signs of affiliation with either their own reference group or with a group of higher status to which they wish to belong (Baudrillard 1998). Therefore within a consumer culture, marketplace structures and ideologies are central in shaping sociocultural

consumption practices (Arnould and Thompson, 2005). Positive discourse heralds the benefits of a consumer society suggesting that choice can be seen as "the consumer's friend" (Gabriel and Lang 2006, 1) and that consumers feel empowered when they are able to enjoy the consumption process (Wright, Newman and Dennis 2006). From this perspective, consumption has come to represent a moral doctrine in the pursuit of the good life (Gabriel and Lang 2006).

There has also been some negative discourse surrounding the consumer culture. First, it can become a "cage within" as unrealistic ideals of the material good life may lead to identity deficits and negative emotions, which in turn perpetuate further futile consumption (Dittmar 2008, 199). Second, Fullerton and Punj (1997) suggest that as well as stimulating legitimate consumption behaviour, the consumer culture can also stimulate consumer misbehaviour. Previous research suggests that the poor may be particularly prone to consumer misbehaviour as their financial resources may not be sufficient to satisfy desires. To illustrate, Ozanne, Hill and Wright (1998) report that impoverished juvenile delinquents turn to crimes such as stealing cars in order to affirm their membership and status within their social groups. Likewise, Goldman and Papson (1998) indicate that poor youths may resort to crime in order to obtain their Nike trainers. This is in line with O'Shaughnessy and O'Shaughnessy (2002) who suggest that the consumer society is characterised by narrow hedonism, that is, the quest for pleasure without regard for the full consequences of action. Finally, it must be remembered that while consumer culture may be advantageous to some, these benefits are not open to all consumers as the key barrier to consumer choice is money (Gabriel and Lang 2006). The following section considers those consumers who are constrained in consumption opportunities due to limited financial resources.

Consumer Poverty

There has long been debate about the way in which poverty should be defined and measured. Absolute poverty occurs when and where people have insufficient resources to provide the minimum necessary for physical survival and is therefore equated with extreme need such as starvation and destitution (Becker 1997). The absolute measure of poverty is often criticised for being an abstract and formal statistical exercise that ignores social and psychological needs by focusing only on physical subsistence (Ringen 1988, Bauman 2005). In contrast a relative approach to poverty recognises that people's needs vary depending on the society to which they belong and as such, poor consumers are those who are at a disadvantage in comparison to other members of their society (Townsend 1979). This study considers those who encounter relative poverty within the context of a consumer culture.

Within a consumer culture, non-participation in consumption norms is a key feature of social exclusion (Burchardt, Le Grand and Piachaud 1999). Research indicates that the public holds ideas about the necessities of life that are more wide-ranging, or multi-dimensional, than is ordinarily represented in expert or political assessments (Gordon et al. 2000, Hillyard et al. 2003). Consequently, as the standard of living rises, the gap between a subsistence income, that is, the income level needed to guarantee physical survival, and a social inclusion income will continue to widen (Bowring 2000).

The current research was conducted in Northern Ireland and a large scale study by Hillyard et al. (2003) provides some useful information on the extent of poverty in this location. This study involved a two stage approach, first, a

representative sample of the population were asked what items or activities they considered to be necessities of life. Second, another representative sample were asked which of those items and activities defined as necessary by more than 50% of respondents they did not have but would like to access. This information was then used to determine a consensual measure of poverty. Results indicate that 29.6% of households are poor with a further 12.1% vulnerable to poverty. Less than two-thirds of all children in Northern Ireland have a lifestyle and living standard regarded by a representative sample of all people as an acceptable basic norm. Findings also reveal that Northern Ireland experiences marginally higher poverty rates than the Republic of Ireland.

Despite their large number, from a marketing perspective low-income consumers are often low priority (Curtis 2000). Within marketing and consumer research, the academic interest in the low-income consumer began in the 1960s with the pioneering work of Caplovitz (1967) and his influential book *The Poor Pay More.* Caplovitz (1967) explored the experiences of poor consumers who used credit in order to purchase major durable goods and found that they encountered very high interest rates and low quality products thus receiving a low return on their money. Many of the early investigations followed this example by concentrating on marketers' inability to provide low-income consumers with good value goods and services (for example, Williams 1977). Much of this stream of research concentrated on the food industry, debating whether or not the purchasing patterns and preferences of poor consumers resulted in higher food prices (Goodman 1968; Coe 1971). One of the main conclusions from this early research is that low-income consumers encounter significant marketplace disadvantages.

In recent years Ronald Paul Hill, along with various co-authors, has helped to place this disadvantaged and often neglected subpopulation back on the theoretical agenda. Hill exhibits a strong sense of social justice and, as a result, his papers are effective in highlighting the plight of low-income consumers and the difficulties that this group face when confronted with the consumer society. Hill's research on poverty has been based on several poverty subpopulations within the United States. These include the hidden homeless, that is a poverty subgroup that lives outside the social welfare system (Hill and Stamey 1990), the sheltered homeless and homeless families (Hill, 1991), welfare mothers and their families (Hill and Stephens 1997), the rural poor (Lee, Ozanne and Hill 1999) and poor children and juvenile delinquency (Hill 2002). This categorisation of poor consumers into sub-populations represents an awareness of the heterogeneity associated with poverty that was often missing from early research. However, the bulk of research on the low-income consumer remains North American in origin and consumer research in this area has been much neglected in other parts of the world.

Marketing activities and practices often exacerbate aspects of social exclusion. Relationship marketing theory and, more recently, Customer Relationship Management (CRM), encourages companies to target their most profitable customers and ignore their least profitable ones (Winnett and Thomas 2003). Customer valuation techniques (Boyce 2000), as well as the increased use of databases (Curtis 2000), have made it easier for marketers to identify their most and least desirable customers. The trend towards market segmentation has resulted in the poor being viewed as a separate market segment who are often considered to be unprofitable and risky (Alwitt and Donley 1996). More targeted marketing strategies can lead to this segment being excluded by marketers, because they believe it makes more economic

sense to provide only for more affluent consumers. Boyce (2000) states that the application of customer valuation techniques is fundamentally about denying certain groups of people access to essential services, resulting in, not only the devaluation of the consumer as a person, but an increase in the gap between the rich and the poor. Thus, as Edwards (2000, 124) suggests, for impoverished consumers, "*shopping is experienced as a window through which they are invited to look and a door through which they cannot enter*."

The consequences of such exclusion and separation from the primary consumer culture are typically negative. Bauman (2005) suggests that poverty is a social and psychological condition that can lead to feelings of distress, agony and self-mortification. Psychological impacts may therefore relate to the negative opinion the poor have of themselves. Andreasen (1975) points out that the poor see themselves as relatively deprived, manipulated externally, powerless and alienated. Additionally poor people suffer worse physical health outcomes throughout their lives, including increased risk of heart disease, stroke, diabetes and some cancers (General Consumer Council 2001b). Daly and Leonard (2002) found that in three-quarters of low-income households studied, at least one family member experienced poor health. This can be partly attributed to poor dietary habits such as low dietary variety and inadequate nutrient intakes (Kempson 1996). For example, Hill (2001) highlights the case of welfare mothers who, even with government aid, face difficulties in meeting the family's food needs. Health problems may also be caused by fuel poverty and it is estimated that approximately six hundred people die each year in Northern Ireland from cold-related illnesses (General Consumer Council, 2002). Additionally, although poorer people are less likely to own cars, it has been found that they are disproportionately disadvantaged by the high level of car ownership in society as a

whole (General Consumer Council, 2001a). This is because low-income consumers have less choice in housing so are more likely to live near busy roads leading to more noise and air pollution. The General Consumer Council (2001b) also provide some information concerning the growing health gap between the rich and the poor in Northern Ireland. Those living in deprived areas have higher death rates and it is estimated that approximately two thousand lives could be saved each year if people living in areas with the highest death rates had the same health as those living in areas with the lowest death rates. Men in more affluent areas tend to live seven years longer than those in deprived areas, while women live four years longer. It is suggested that the effects of poverty are cumulative so health in adulthood will reflect circumstances throughout life.

Thus, while some consumers enjoy the benefits created by economic growth, a significant portion remain left behind. Inequalities are rife and for some, economic growth merely exacerbates their exclusion. Findings illustrate the lived experience of those consumers who struggle to match the consumption norms they see around them. Before the findings are presented, the methodological approach is discussed.

Method

This paper is based on qualitative analysis of 30 in-depth interviews with low-income families who encounter consumption constraints in the marketplace. The study involved 25 lone parent families (24 lone mothers) and five two-parent families. More lone parents were recruited because lone parenthood is the main cause of family poverty and in Northern Ireland, 62 per cent of lone parent families live in poverty (Gingerbread 2003). In line with the feminisation of poverty, female-headed families

account for the majority of this group. As Alwitt and Donley (1996, 52) suggest, "*Not only are families headed by women the dominant family type in the poverty population, they also are most deeply in poverty and have the highest poverty deficits*." Purposeful sampling was used for this project, which involved the selection of information-rich cases. Families were selected from urban areas of Northern Ireland; the majority of respondents were unemployed although a small number were working in low-paid jobs. The income level of the families averaged at £150 per week.

As poverty can affect the whole family unit, a family approach was adopted in that all households included at least one child under the age of 18. In 16 families, a parent (normally the mother) was interviewed alone and in 14 families it was possible to arrange an interview with the main consumer decision maker along with their partner and/or children (aged 11 to 18). The interviewing of multiple family members permitted a deeper understanding of the family dynamics in terms of each person's role and influence in consumption decisions. Interview topics included everyday life (evaluation of circumstances relative to other families and friends, feelings about shortage of money and its effect on children), budgetary strategies (management of the household budget, acquisition sites for goods and services), hopes for the future, family background information and financial circumstances (sources of income, attitudes to credit). The respondents were encouraged to provide details about their daily lives and the emphasis was on obtaining the subjective perspectives of the respondents at the level of lived experience. A guide of interview topics was prepared but rather than being locked into one set of questions, a flexible approach allowed questions to be adapted to suit the direction of each interview. Interviews lasted

approximately one hour and with respondents' permission were audio-recorded and later transcribed.

Given the sensitive nature of the research topic and the focus on a vulnerable consumer group, certain aspects of the research design demanded careful consideration. Data collection methods emphasised and supported the informants' empowerment when the presence of the researcher (i.e. an outsider) may enhance vulnerability. Interviews were conducted in respondents' homes to ensure a familiar and comfortable environment. The creation of a relaxed environment can aid researchers to confront issues which are deep, personally threatening and potentially painful (Lee 1993). In most cases respondents were keen to share their personal experiences. Many participants, especially lone mothers, were limited in opportunities for social interaction, because of employment status and an inability to participate in the leisure lifestyle. As such, many respondents suffered feelings of isolation and consequently welcomed the opportunity to talk to someone. Given this isolation and the researcher's empathetic response, the danger of raising respondents' expectations of ongoing contact and friendship was evident. The researcher had to make it clear that contact would be over a short time scale.

In relation to vulnerable consumers, Hill (1995) emphasises the importance of respondents' rights to confidentiality and privacy. Pseudonyms are used to protect the identity of informants and communities are described by characteristics rather than name. There was a need to ensure that the aim of obtaining a deep insight into the lives of informants did not result in unwanted intrusion. Additionally the disclosure of personal stories created an added dilemma in relation to power asymmetries. Despite hearing stories of hardship, the researcher avoided engaging in any discussions that involved offering personal advice. As an alternative, a list of

potential organisations where consumers could seek advice and support (e.g. debt counselling), was prepared in advance. Thus careful management of the researcher-respondent relationship was required to ensure that respondents were not further victimised or romanticised (Edwards 1990) in terms of their poverty.

It should also be noted that research on sensitive topics not only poses threats to respondents but also to the researcher (Lee and Renzetti 1993). Whilst the protection of vulnerable research subjects has attracted much debate across all disciplines, little attention is given to the impact of such research on the researchers. For a full discussion of this issue see Hamilton, Downey and Catterall (2006).

Hermeneutics was used to interpret the data. This is an iterative process, *"in which a "part" of the qualitative data (or text) is interpreted and reinterpreted in relation to the developing sense of the "whole""* (Thompson, Pollio and Locander 1994, 433). These iterations allow a holistic understanding to develop over time, as initial understandings are modified as new information emerges. First, each individual interview was interpreted. Secondly, separate interviews were related to each other and common patterns identified.

Findings

The findings are presented in two sections, first details of experiences of poverty in a consumer culture are discussed and second, the role of social support for low-income consumers is considered.

Experiences of Poverty in a consumer culture

Findings reveal that within a consumer culture, thoughts of money are central to the lives of low-income consumers. Some respondents in the study appear to link emotional well-being with their level of financial resources and indeed there was clear evidence of dissatisfaction created by budget restrictions:

Emma*: I think it's a lie that money doesn't buy you happiness. Whenever you get paid or whenever you have money you feel better, you feel great going into town, you feel great if you have something in your purse, you know what I mean. Whereas if you're sitting and you have nothing you're saying to yourself ahh, you get depressed, I don't care what anybody says, nobody's going to bring you out of it. I know money doesn't buy you your health, you can't buy that like, but if you've got money you feel better, you do* (36, lone parent, 2 children).

Melissa*: money makes so much difference. If I don't have money I feel like crap, if I go down that road and I don't have a pound or £2 or a fiver in my pocket I feel like crap, it's hard but there is so much emphasis on it* (31, lone parent, 5 children).

These two lone mothers are plagued by financial difficulties with both providing stories outlining the stress that this creates. For example, Emma describes how she is trapped in a never-ending cycle of looking ahead to the next payday and then "after the first few days it'll be back to square one again" while Melissa's situation became so severe that it resulted in personal bankruptcy. As a result, it is perhaps unsurprising that they experience negative reactions to lack of income. Although previous work has suggested a challenge to the consumer culture by highlighting a low correlation between income and subjective well-being and consumer happiness (Hamilton 2004; Ahuvia and Friedman 1998), for some consumers in this study, limited financial resources and the resulting consumption constraints remain a source of stress and dissatisfaction.

Such dissatisfaction stems from feelings of exclusion from the "normal" consumption patterns of a consumer culture. These normal consumption patterns are often beyond the means of low-income consumers; as Julie (24, lone parent, 1 child)

described, "there is a lot of emphasis on money but that's because of the way we are all brought up. Society is just geared to getting that job… you are expected to have the house and the car so you are pretty much judged." In some consumer society discourse, participation in shopping is seen as a way of attaining the good life (Gabriel and Lang 2006). However for respondents, shopping was rarely considered an enjoyable activity and indeed was described by some as a "nightmare" "hateful" "struggle" and "stressful." These consumers are forced to search for "value for money" and need to be "good at economising." Tedious financial planning is a necessity for many of the families in the study and impulse spending is rarely an option. Instead respondents follow a variety of financial management strategies in line with smart budgeting such as making lists, shopping in discount stores and searching for bargains. Many respondents did everything possible to avoid credit out of fear that debt would spiral out of control. However some were forced to make use of credit, for example, at the time of the interview Nina had three credit cards which were "all maxed out." This money was not spent on luxuries but rather on essentials such as food – "I wouldn't use it for going out or clothes….that's what keeps me going, that's what keeps me afloat." Much of the budget for respondents is allocated to necessities such as food, heating and electricity and money spent outside this domain demands careful consideration. Given the inflexibility of respondents' budgets, even clothes shopping becomes an infrequent and significant activity:

Zoe: [I would buy clothes] *about twice a year if I'm lucky, shoes would be twice a year and clothes would probably be twice a year, I wouldn't go into all the shops……but it would take me an all day event to make up my mind, and I would be trying on about 6 times just to make sure* (43, lone parent, 2 children).

Others concur with the view that clothes shopping is something conducted only "out of necessity for me, if something wears out." Therefore, while choice is a central

feature in discourse on consumer culture, it is not something that is available to all and as Gabriel and Lang (2006) suggest, the key barrier to consumer choice is money. Although marketers promote a lifestyle of overindulgence and the continual accumulation of consumer goods, the majority of respondents in this study were reliant solely on welfare for financial resources and consequently encountered many constraints in their consumption practices. Thus for these consumers the ideology of free choice is difficult to realise. As a result, the shopping experience for low-income consumers is largely utilitarian and task-related and such consumers have few opportunities to act on hedonic shopping motivations.

Despite budget restraints, the consumer culture remains as significant to low-income consumers as it is for more affluent consumers. The quest for "newness" was a common theme amongst respondents with many expressing reluctance to turn to the second hand sector as this not only had a negative impact on self-esteem but also potentially discloses their meagre financial status to others.

Melissa: *I don't buy new clothes for myself unless I really need something. Before I had kids I loved my fashion, I loved clothes, I was just normal, now I can't. I feel bad sometimes because my friends would say to me, "here's a pair of jeans I was going to throw out, do you want them?" And I have to say yes and it's horrible, it's not nice.*

While Melissa used to be a "normal" consumer, her transition to motherhood (5 children under 7 years old) and the increased financial pressures that this entails has dramatically reduced her opportunities for personal consumption. Given that marketplace interactions are central to identity construction (Arnould and Thompson 2005), this raises important concerns about those who cannot afford to buy their identities. It is clear that many respondents suffer identity deficits (Dittmar 2008) due to their inability to access products that would aid the portrayal of a socially acceptable image.

Such extreme budget restraints also mean there are few possibilities for entertainment and leisure activities:

Amy: *it's really rare [that I go out], if there's a special occasion coming up I would have to save and if I wanted to go out with my friends I would have to start saving about 2 months before just so that I have enough money to go out* (23, lone parent, 1 child).

Lack of spontaneity in terms of accessing entertainment opportunities results in many respondents becoming excluded from the leisure lifestyle. According to Hillyard et al.'s (2003) study, social activities such as family day trips, a hobby or leisure activity and visiting friends and family are viewed as necessities by the majority of the Northern Ireland population. As this research demonstrates, an inability to partake in such activities can result in feelings of isolation and exclusion. This exclusion is exacerbated for those respondents who are unemployed as they are often reduced to a monotonous lifestyle. For some consumers this prevents any forward planning and results in a "day to day existence." As Philip suggests "I've come to the attitude now that you let tomorrow worry about itself because you can't do anything about tomorrow….. it's the only way you're going to sleep or you just end up in the depths of depression and it's not good." This corresponds with Andreasen (1975) who suggests that the poor often adopt a present orientation. More importance is placed on daily survival and respondents attempt to avoid becoming overwhelmed at the thought of a bleak future.

It has long been established that individuals are driven to evaluate themselves in relation to others (Festinger 1954). Feelings of dissatisfaction experienced by low-income consumers over their consumption opportunities are augmented due to upward comparisons with more affluent consumers, often creating envy for the possessions of others:

Rebecca: *I look at other people and wish that I could have what they have, but I've two kids to raise and a house to run and I'm not getting that much money so I can't really get everything I want* (23, two parent family, 2 children).

Hannah: It is really hard at the minute like, you see everybody else's house and they have this and they have that and I'm sitting with my wallpaper off (25, lone parent, 3 children).

Janice: *My friends back home all have jobs and houses and cars. My mum has a big house, my brother who is four years younger than me has his own house and car, and I feel like I'm stuck on the outside* (23, lone parent, 2 children).

Richins (1995) suggests that people use comparisons first, to determine whether they are "normal" and secondly, to determine their relative standing in terms of abilities and circumstances. The importance of consumption in today's society has resulted in many consumers judging themselves based on their ability to consume (Bauman 2005). It is evident that upward social comparison contributes to the aspirations of low-income consumers and as such, a lack of resources results in discontentment with their own circumstances. This perceived marginalisation from consumer culture often leads to low self-esteem and feelings of powerlessness.

In addition to comparisons with the possessions of family, friends and acquaintances, findings suggest that advertising also raises aspirations. Some parents commented on the impact of advertising on children and in particular the way in which branding sways children's demands. Interviews involving teenage children revealed that this age group are highly motivated by brand name clothing with many refusing to shop in discount stores; *"what if someone sees me?"* and others commenting that friends would ridicule any non-branded items. Thus, it appears that through a variety of socialisation agents such as the media and peer groups, children are often quick to internalise the ideologies of the consumer culture. Eva comments on the ways these attitudes have resulted in societal changes:

Eva: *kids are always in the town now, you don't see kids out playing any more, every Saturday, they're all in the town. Always buying…..they just seem to be buying non-stop…..It's just trying to keep up with everyone else, trying to keep the kids up with the other kids. It's changed now with people, everybody wants holidays and they want cars, before you just got on with it and made do instead of wanting more and more* (45, lone parent, 3 children).

Exposure to the consumer culture in this way can negatively impact the well-being of young consumers (Schor 2004). Equally, for parents this creates added difficulties as limited financial resources present a barrier to the "always buying" and "wanting more" culture. Although all families struggled in this regard the lone mothers in the study found this particularly problematic. This is especially challenging at special times of the year such as Christmas:

Zoe: *it's stressful because the kids make such demands, they definitely do. I don't know what it's going to be like this year. Louise would be the type that would demand you buy her a new car because her mate's mummy bought her a new car, that type of thing, but they do expect so much. I mean you wouldn't get away spending less than, at least £300 per child at Christmas. That would be the same for my friends as well, it doesn't matter if you have one kid or 7 kids, they would expect at least £300 worth of presents* (43, lone parent, 2 children).

This indicates the importance of the social environment in which the individual operates to the social comparison process. As Wood (1989) suggests, the social environment may impose comparisons on the individual. In the consumer culture where images of material possessions dominate, escaping upward comparison is extremely difficult for low-income families and it is evident that some consumers use the standard of living promoted by the consumer society as their ideal. However, it should not automatically be assumed that all consumers aim for the norms of consumer culture. As Bowring's (2000, 313-4) discussion of the "*tyranny of normality*" suggests, the happiness and self-esteem of everyone cannot possibly be achieved by conforming to the mainstream society and assuming people are ashamed of being poor is a "*scandalous attribution to make.*" Normative definitions of poverty

preclude the possibility of meeting needs in unconventional ways or reformulating needs that differ from social expectations (Bowring 2000). Indeed many of the consumers in this study do employ a variety of resilient coping strategies in response to consumption constraints (Hamilton and Catterall 2008). The following section concentrates specifically on the role of social support as an important coping resource for respondents.

Social Support

It is often implied that within a consumer culture, community bonds disappear and individualisation comes to the forefront (O'Shaughnessy and O'Shaughnessy 2002). However this section of the findings will demonstrate that the traditional neighbourhood community can remain an important source of social support and cohesion for low-income families.

The extended family accounts for an important part of many respondents' social networks. For example, Catherine (40, lone parent, 3 children) lives in close proximity to three subgroups of extended family members; her two sisters, a niece and their respective families. As a result she feels that there is a supportive atmosphere in her neighbourhood suggesting that "The people on this road are really good, if you need anything or if anything happens they would come out and support you at anytime." Likewise, Barry and Denise (husband and wife) live close to family members and they provided more specific examples of the benefits that this offers:

Denise: *if I had no bread left I could go to my sisters or in next door to my ma and get a loaf to do me until the next day because in the local shop it's £1.20, that's the way you live.*
Barry: *I'm in her ma's more than she is. I was doing something for her at the back garden, she wants decking done and to get someone to do it would cost her a fortune and she doesn't have it* (40, two parent family, two children).

This is suggestive of the reciprocal nature of social support that was mentioned by many of the families in the study. The closeness of inter-familial relationships is also evidenced by their frequent contact. Interview notes record that during the interview (1 hour), Catherine received two telephone calls from family members and her niece arrived at the house to visit. Similarly, during the interview with Denise and Barry, Denise's mother brought Barry a drink from her house next door. Thus it can be suggested that many families adopt a "*familistic orientation*" to coping with poverty that is associated with *"collectivist values such as sharing, cooperation, unity, loyalty, respect, and restraint, as well as behavioral norms pertaining to mutual assistance, family obligations, subordination of individual needs to family needs, and preservation of family honor or dignity"* (Sillars 1995, 377). In this way exclusion within the marketplace can be countered by the inclusive effects of the family unit which is made into a back-up institution to fill the gaps created by the failures of the market and the insufficient safety nets of the welfare state (Kochuyt 2004).

Families gain great benefits from belonging to a "close knit community" where "everybody knows everybody." For Catherine, such close relationships are central to coping with special events, for example, "We share Christmas, we have Christmas dinner together so it's all bought and paid for together. That makes one aspect of it easier, then you can spend a bit more on them [the children]." This is reflective of the way in which the protection of children is one of the central concerns for parents in the study with great effort to ensure that they were not disadvantaged by the family's financial circumstances. In this way, the family can act as *"a protective capsule for its young*" (Goffman 1963, 46). Parents also enjoyed benefits through the sharing of special events. As well as reducing the financial burden, this provides emotional benefits such as feelings of togetherness. Catherine's reflection on the

subsidised trips offered by the local community centre demonstrates how social activities are made more enjoyable if others are involved:

"*There's times you go and you go with everybody and you have a ball, if you go by yourself it wouldn't be half as good. It's the company you need to keep you going.*"

Likewise, the importance of the neighbourhood community is highlighted by Erin and John, who described how they moved house in order to benefit from social support:

John: *We moved out of this area for about five years and we couldn't wait to get back again. You know, not having everybody call to your door…* (aged 30).
Erin: *or not talking to everybody as you walk up the street, we could have walked a mile and not seen anybody we knew* (29, two parent family, two children).

This social integration, or network support reduces isolation and promotes a sense of belonging, a hugely important resource for these consumers due to the exclusion they experience on other levels.

Other examples of social support reported in the interviews include childminding, transportation, paying for holidays, cooking meals, helping with shopping for household provisions and completing household DIY tasks. Some respondents benefited from an extended family network through receiving tangible aid in the form of financial support. This style of informal borrowing is preferred to more formal methods because of the flexibility it allows: "you can give it back when you have it, they don't push you for it." Others felt that borrowing from family members was an incentive to repay the debt quickly and avoid long periods of indebtedness: "borrowing from family is ok because I know I'm going to have to pay it back because I know that they need it as much as I need it so I can't not pay it back.*"* Additionally, family borrowing often involved a two way process in that any borrowing is reciprocated if the need arises. This is further evidence of the way in which the family can offer an alternative to the marketplace.

Thus the multidimensional nature of social support is evident. Duhachek (2005) identified three ways in which social support can be used as a coping strategy, all of which are employed by respondents in the study. First, emotional support involves using others to improve one's mental or emotional state. Second, instrumental support involves obtaining the assistance of others to directly improve the stressful situation and third, emotional venting involves attempts to recognise and express emotions. Whereas previous research has suggested that money problems can lead to stressful personal relationships (Kempson 1996), in this study there was little evidence of any conflict and co-operation was a more common theme as families employed a variety of conflict-avoidance strategies (Hamilton and Catterall 2007). Overall those families that have access to strong support networks cope much better than those that do not benefit from their local communities. Philip (48, lone parent, 1 child) sums this up: "if I didn't have good neighbours I would really have struggled over these last few months."

Conclusions

This paper has highlighted what it means to be poor within the context of a consumer culture. One danger of research involving vulnerable consumers is that readers may consider only what is learned about the unique context/population and not more general contributions to knowledge (Baker, Gentry and Rittenburg 2005). Equally, discussions of the consumer society often have a tendency to focus on "*abstract statements that obliterate real world consumers*" (Wood 2005). In response to these shortcomings, the conclusions focus on both context-specific and wider theoretical contributions that are clearly drawn from the empirical research.

By exploring the lives of low-income consumers in Northern Ireland, fresh understandings about what it means to live in a consumer culture are illuminated. The powerful ideological influence of consumption surrounds consumers on a daily basis and the consumer culture is as significant to low-income consumers as what it is to more affluent consumers who have the resources to enjoy its benefits. Thus the preoccupation with middle and upper class consumers often evident within marketing and consumer research circles must be regarded as rather short-sighted. Equally adopting only a heroic discourse masks the various social problems associated with economic growth.

Economic growth intensifies what Hirsch (1977, 52) refers to as positional competition, that is, competition aimed at achieving a higher place in a hierarchy. Such competition acts as a "*filtering device*" and in a sense helps to distinguish between the haves and the have-nots. In this positional economy "*individuals chase each others' tails*" (Hirsch 1977, 67). Empirically based observations of low-income consumers have highlighted this hierarchical nature of the consumer culture in relation to the ways in which these consumers struggle to match "normal" and socially acceptable consumption patterns. Baudrillard (1998, 62) suggests that the field of consumption is a "*structured social field*" where both goods and needs pass from the leading group to groups further down the social ladder. In this way, luxuries are turned into necessities. It could be argued that it is consumers' desire that drives the consumer society, desire to possess what others possess and desire to possess what others desire. This highlights the importance of the social context to the understanding of consumer behaviour as satisfaction that individuals derive from goods and services depends not only on their own consumption, but also on the consumption of others (Hirsch 1977). Indeed, findings clearly highlight the

importance of social comparison to low-income consumers. It is necessary to direct some critique towards marketing activities that enhance the disadvantage experienced by low-income consumers. Szmigin (2003) notes that marketing has been criticised for being responsible for the increase in social comparison, competitive consumption and the need to keep up with the latest and the best consumer goods. Equally, the use of idealised images of better-off others in advertising increases expectations of what ought to be and may result in a continual desire for more (Richins 1995). Marketing activities can therefore contribute to the creation of consumer desire, leading to feelings of exclusion and shame for those consumers who cannot make these desires a reality (Bowring 2000). Evidence suggests that social change in Northern Ireland has increased emphasis on consumerism and shopping has become an important leisure activity. As a result, consumers are increasingly judging themselves based on their ability to consume. It has been suggested that a similar trend is evident in the Republic of Ireland as the unprecedented economic boom during the second half of the 1990s resulted in various changes in society and public life, in particular, the move towards a more materialistic society as evidenced through an increase in consumption patterns and levels of indebtedness (O'Sullivan 2006). As Inglis (2007) suggests, Ireland has moved from a society dominated by the Catholic Church to a consumer society that is dominated by the market. However, participation in this consumption lifestyle is not equally available to all.

Some of the findings from this study could be extended to consumers at large, as within a consumer culture there is always something to desire (Belk et al. 2003). In the same way that low-income consumers may feel inferior to the better-off, those better-off may feel deprived in light of the best-off (Kockuyt 2001). Thus it could be argued that the very nature of the consumer culture is that it installs a kind of

experience of poverty in the majority of consumers as there will always be objects of desire that one is lacking. Indeed, research in the United States, one of the most advanced consumer societies in the world, demonstrates that despite rising incomes, Americans do not feel any better off and even those with high incomes report that they cannot afford to buy everything they need (Schor 1999). Given the recent economic downturn, such feelings are likely to increase. Increases in gas, electricity and transport costs, rising interest rates and rising levels of missed mortgage payments suggest that individuals' finances have become extremely tight. Concern over pension deficits, the increased use of credit cards, people spending more than they earn and the increased demand for debt counselling all highlight the extent of the problem. Thus consumption practices that were once restricted to the domain of low-income consumers may become applicable to more general consumption theory. While the first section of the findings clearly illustrates the difficulties low-income consumers encounter in a consumer culture, the second section is more positive, highlighting how they benefit from resource assets in the form of social support. This is line with Bourdieu (1986) who argues that power resources can be manifested in a variety of forms. Rather than concentrating exclusively on monetary resources, Bourdieu (1986, 242) states that, "*it is in fact impossible to account for the structure and functioning of the social world unless one reintroduces capital in all its forms and not solely in the one form recognized by economic theory.*" Social capital and cultural capital have equal status with economic capital in Bourdieu's theory.

Social capital is defined as, *"the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition"* (Bourdieu 1986, 248). Thus, whereas economic capital is in people's bank accounts and human capital is inside

their heads, social capital inheres in the structure of their relationships (Portes 1998). From the findings, it is clear that some respondents benefit greatly from belonging to social networks and to a certain extent, social capital may compensate for the lack of economic capital. While Lee, Ozanne and Hill (1999) demonstrate the importance of social support in a rural Appalachian coal mining community within the context of health care delivery, this study demonstrates that social support is equally important within an urban environment and has a broad remit. Social capital has evolved into something of a cure-all for the maladies affecting society at home and abroad (Portes 1998). This study by no means suggests that social support solves the problems of low-income consumers. Indeed, not all of the respondents in the study benefited from community spirit. Previous research also acknowledges that people living in disadvantaged housing estates can encounter crime in their surrounding areas (Daly and Leonard 2002). However, for those who do benefit from social capital, life becomes more bearable. Indeed, it is interesting to consider this within the context of a consumer culture as the growth of materialistic desires is said to be connected to the loss of community (Muniz and O'Guinn 2001). It is argued that economic growth may result in a decline in sociability, and specifically friendliness through a reduction in community ties (Hirsch 1977). Simmel suggests that modern life in a metropolis is associated with anonymity (Bouchet 1998) and Beck (1992, 97) states that one of the negative effects of individualisation processes is the separation of the individual from traditional support networks such as the family and neighbourhood networks. From this perspective, existing neighbourhoods are "*shattered*" as social relations are much more loosely organised. Given this disintegration of neighbourhood communities, participation in consumerism is said to offer a replacement community and a way of achieving inclusion in mainstream society (Hamilton 2004). However, it appears that

despite economic growth in Northern Ireland and the transition to a consumer society, community bonds remain strong for some consumers indicating that a materialistic society does not have to automatically sever links between people. Recent consumer research focuses on new types of community that are not geographically bound such as brand communities (Muniz and O'Guinn, 2001) or virtual communities (Kozinets 1999). However, this research indicates that the traditional neighbourhood community can still hold importance for consumers highlight the potential oversights that may arise if geographic communities are overlooked in favour of non-geographic communities. In the Republic of Ireland, Inglis (2007) argues that there is the possibility of combining a commitment to traditional ways of bonding with freedom through the marketplace. Findings from this study suggest that there is a similar situation in Northern Ireland where new social trends can coexist with more traditional values.

In conclusion, despite outwards signs of economic growth and affluence in society, there remains a significant percentage of the population who struggle to meet their daily needs and who are unable to meet the standards considered as normal by the majority. The experiences of these consumers often remain unheard among the positive discourse of economic growth. It is only by highlighting their stories that we can really understand the full consequences of what it means to live in a consumer culture.

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