

TOWARDS A BETTER UNDERSTANDING OF THE LOW-INCOME CONSUMER

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ABSTRACT -

Research on low-income or poorer consumers and the disadvantages that they encounter in the marketplace is the focus of this paper. A number of commonly held beliefs about low-income consumers need to be challenged but since these consumers are not high priority as target markets there is little investment in the market research that might go some way to dispel them. This paper aims to challenge some of these beliefs and to suggest how this research might be further developed by drawing together research and theories from a range of disciplines including consumer research, psychology and sociological constructs.

INTRODUCTION

Research on low-income or poorer consumers and the disadvantages that they encounter in the marketplace is the focus of this paper. Low-income consumers are defined as individuals whose financial resources or income results in them being unable to obtain the goods and services needed for an "adequate" and "socially acceptable" standard of living (Darley and Johnson 1985). This definition adopts a relative perspective on poverty in that low-income consumers lack the resources necessary to participate in what are perceived as the normal customs of their society. Within the consumer society, normality is equated with the ability to consume. Consumers are expected to respond to the temptations of the marketplace by having the latest and the best consumer goods (Szmigin 2003). The poor, who are limited in their ability to respond to these temptations have been marginalized from mainstream society and described as "unwanted," "abnormal," "non-consumers" and "flawed consumers" (Bauman 1998). Constructing normality in this way focuses only on larger societal influences. However there will also be influences coming from the consumer's own narrow society, that is their own neighborhoods and peer groups which are likely to consist of other low-income consumers. The importance attached to each of these sets of influences will have an impact on the way in which poverty is constructed.

The marginalization of low-income consumers is accentuated by marketers disinterest in poorer consumers (Winnett and Thomas 2003). A number of commonly held beliefs about low-income consumers need to be challenged but since these consumers are not high priority as target markets (Curtis 2000), marketers invest little in the research that might go some way to challenge them. Furthermore, there has been relatively little sustained academic research on the poor as consumers. This paper reviews the available literature on low-income consumers and goes on to suggest some areas for further research. Hill and Stephens' (1997) model of impoverished

consumer behavior identifies three main areas of research interest on low-income consumers, namely exchange restrictions, consequences of disadvantage and strategies for coping with disadvantage. Using this model, the literature relating to each of these areas will be examined. Following this, some of the common assumptions marketers make about low-income consumers are discussed and challenged by drawing together research from a wide range of disciplines. Finally, some avenues for further research are identified.

LITERATURE RELATING TO HILL AND STEPHENS' MODEL

Low-income consumers account for a significant percentage of the population. 32.3 million people in the US are classified as officially poor (Hill 2002). As such, it would seem logical that they should be a group of interest to marketers and consumer researchers. However, this is not the case as both academic and commercial research on the low-income consumer is underdeveloped. Academic interest began with the pioneering work of Caplovitz (1967) and his influential book *The Poor Pay More*. Research has not been continuous and there have been long periods of silence on the topic. Since the 1990s there has been a slight revival of interest and more recently Ronald Paul Hill (1991, 1997) has been a welcome contributor to this area. The three main areas identified by Hill and Stephens (1997) provide a useful framework for reviewing this available literature.

1. Exchange restrictions

The exchange relationship between marketers and low-income consumers is imbalanced in favor of the marketers (Alwitt and Donley 1996; Hill 2002). Exchange restrictions imposed by the supplier include high prices, low quality goods and small assortments. The poor suffer price discrimination and could face a consumer detriment factor of 11 per cent, meaning that poor families have to spend 11 per cent extra to get equivalent goods and services to average families (Aird 1977). Many studies have investigated the price of food for low-income consumers and evidence has confirmed that supermarket prices are often higher in poor neighborhoods, resulting in the poor paying more for grocery products because the stores that charge the lowest prices are not located in areas convenient to their homes (Chung and Myers 1999). Indirect price discrimination also occurs because lack of capital equipment (Williams 1977: 235) such as cars (for transport) or storage spaces, limits low-income consumers from taking advantage of the range of offerings available to more affluent consumers. An inability to take advantage of bulk buying denies the poor many opportunities for getting good value for money and stocking up on items for future consumption.

Low-income consumers often have to suffice with lower quality goods and services. They may have no choice but to purchase second hand goods, an option that is almost always viewed as second-best (Williams and Windebank 2001). Gregson, Crewe and Brooks (2002) found that charity shopping is a necessity for impoverished consumers, involving a lot of time and effort to find adequate, good quality products.

Limited product availability can be a problem for low-income consumers (Hill and Stephens 1997). This could be partly attributed to access difficulties including both physical access and access to information. For example, in the food retailing industry there has been interest in the concept of food deserts-populated areas with little or no food retail provision (Cummins and Macintyre 1999; Curtis 2000). Further, in the financial sector, low-income consumers under the information shadow are not sent marketing information by financial companies (Kempson et al. 2000).

2. Consequences of disadvantage

Poor dietary habits such as low dietary variety and inadequate nutrient intakes can affect physical health (Kempson 1996). Daly and Leonard (2002) found that in three quarters of low-income households studied, at least 1 family member experienced poor health. There is also potential for psychological health problems as feelings of powerlessness often accompany alienation from the primary consumer culture (Andreasen 1975). Children are also affected and experiences of poverty affect self-esteem and confidence through the fear of social difference (Ridge 2002). Bullying can also be a problem if children are forced to wear different clothes than their peers (Daly and Leonard 2002).

Kempson (1996) suggested that financial problems lead to stressful personal relationships and in some cases, separation. Further with available resources largely tied up with necessities such as food and rent (Alwitt and Donley 1996), little money remains for socializing.

The literature portrays the consequences of disadvantage as largely negative. However many low-income consumers have never had the taste of money and its associated consumption and thus are happy with their lives. The length of time spent in poverty is important. Those consumers who make the transition into poverty and are used to a higher level of consumption may suffer more than the chronic poor who have not experienced any other lifestyle.

3. Coping strategies

Low-income consumers often show great skills in exploiting their environment to exert some control within their lives (Alwitt and Donley 1996: 93; Hill and Stephens 1997; Hill 2002). Coping has two major functions; regulating stressful emotional situations and altering the troubled person-environment relation causing the distress. These are often referred to as emotion-focused coping and problem-focused coping (Lazarus and Folkman 1984).

Low-income consumers employ various emotional coping strategies including distancing or fantasizing about a better future (Hill and Stephens 1997). Homeless people use distancing to distinguish themselves from others in similar situations (Hill and Stamey 1990) while fantasies about future home lives are used to reduce the stress associated with current circumstances (Hill 1991). Fantasies have the power to replace the threat with a more acceptable

form of reality (Breakwell 1986). Kempson, Bryson and Rowlingson (1994) identified a hierarchy of behavioral coping strategies in families with children living on very low incomes. These included finding (better-paid) full-time work, selling non-essential items, delaying paying bills and begging.

Gender differences in coping strategies have been noted. Women tend to focus on emotions and seek social support while men adopt a more rational and stoic style of coping (Carver and Scheier 1989).

Hill and Stephens' (1997) model offers a useful starting point for research on the low-income consumer. However, it is important to point out that the severity of exchange restrictions and negative consequences as well as the need for coping strategies will be dictated by the consumer's position within the continuum of the low-income consumer landscape. There are also other issues that need to be addressed because they involve widespread assumptions about low-income consumers. These are now discussed along with some research that is beginning to challenge them.

ASSUMPTIONS ABOUT LOW-INCOME CONSUMERS

There is a need for consumer researchers to challenge some of marketers' wide-spread beliefs about low-income consumers. It is commonly assumed that low-income consumers are unprofitable and risky (Alwitt and Donley 1996), passively accept their situation and are even responsible for it (Becker 1997). Additionally, low-income consumers are assumed to lead miserable lives. The limited research on these assumptions suggests that they need to be more vigorously challenged.

1. Low-income consumers are unprofitable and risky

One condition for a successful exchange relationship is that "each party believes it is appropriate or desirable to deal with the other party" (Kotler 2000: 12). Marketers do not always regard exchanges with low-income consumers as appropriate or desirable. However it would be an inappropriate generalization to suggest that all marketers neglect low-income consumers. Some marketers actively target low-income consumers because they can make a higher margin through charging higher prices, for example rent-to-own retailers (see Hill, Ramp and Silver 1998) while other companies such as Family Dollar and Aldi target low-income consumers in a more socially responsible manner.

Despite this, in many cases, marketers are not interested in low-income consumers. Relationship Marketing theory encourages companies to target their most profitable customers and ignore their least profitable ones. 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. More targeted marketing strategies can lead to the poor being excluded by marketers because they believe it makes more economic sense to provide only for more affluent consumers (Boyce 2000).

As well as being excluded from targeted marketing strategies, low-income consumers also face disadvantage due to marketers treating them differently from other customers. Many companies use Customer Relationship Management (CRM) techniques to distinguish between more important and less important consumers. For example, call centers often use CRM systems to differentiate between poorer and wealthier callers based on geodemographic data, including zip codes. Poorer callers may be held in queues and are then directed to junior members of the sales team who do not have the option of offering discounted products and services (Winnett and Thomas 2003).

This assumption that low-income consumers are unprofitable and risky is open to question. The buying power of low-income consumers may be higher than traditional income measures portray because annual cash incomes are not always consistent with annual purchasing power (Alwitt and Donley 1996). As the majority of poor consumers will only stay in poverty for a limited time, they have the potential to be profitable consumers in the future so should not be ignored (Alwitt and Donley 1996: 40). Estimates of average length of time spent in poverty range from 4 months (O'Boyle 1998) to just over 4 years (Alwitt and Donley 1996:41).

The long-term poor can also be loyal customers. The restricted shopping scope of low-income consumers limits the number of alternative retail spaces available to them (Goldman, 1976). As such, they are more likely to shop in the same locations, thus increasing loyalty. In addition, there are many examples of companies who have been successful in targeting low-income consumers. Take the example of Family Dollar Stores, Inc. who target low and lower middle income consumers through their no-frills, low overhead, self service environment where almost all merchandise is priced under \$10. Family Dollar attracts almost 11 million customers each week and in August 2003 they celebrated the opening of their 5000th store. With a net income of \$247,000,000, Family Dollar provides an example of a company that has succeeded in targeting low-income consumers (www.familydollar.com).

2. Low-income consumers passively accept their situation

A common assumption is that consumers are reactive and control rests with marketers. Indeed marketers are often portrayed as cultural engineers, influencing people's attitudes through their brands (Holt 2002). As a result, marketers and consumer researchers are often responsible for denying consumers' agency (Penaloza and Price 1993). This suggests that consumers and perhaps in particular disadvantaged groups of consumers are denied the opportunity of exerting control in the marketplace. The roles that consumers play in the marketplace can be explained by theories of structure and agency. Structure refers to social facts such as race, class, sex, family and culture over which the individual does not have much control and from which he or she cannot escape (Musolf 2003). 'Agency concerns events of which an individual is the perpetrator, in the sense that the individual could, at any phase in a given sequence of conduct, have acted differently' (Giddens 1984: 9).

Traditionally, functionalists viewed structure as external to human action and as a source of constraint on the free initiative of the subject (Giddens 1984: 16). Pre 1960s sociological theory suggested that objective social structures governed human existence and that the future of sociology would follow the example of deterministic natural sciences (Parker 2000: 11). Those who adhere to a deterministic viewpoint tend to diminish the importance of agency arguing that there is no sense in trying to change the status quo.

However, another way of viewing this is to consider the ways that sociological theorists have attempted to transcend the distinction between objective and subjective reality by incorporating both structure and agency within a single scheme. Giddens (1984) was the pioneer of this idea with his theory of structuration. Rather than considering objectivity and subjectivity as logically exclusive of each other, agency cannot exist without structures upon which to base action and structure cannot exist without the knowledge of agents (Giddens 1984: 26).

Applying this theory to consumer action in the marketplace suggests that consumers are capable of demonstrating agency. One way that consumers exert agency is by using products and brands in unexpected and creative ways (Szmigin, 2003). Low-income consumers may be particularly prone to this if financial constraints force them to find unconventional ways of meeting their needs and wants. They may be more likely than affluent consumers to use products and services in innovative and creative ways in efforts to save money.

There has also been a change in what is viewed as acceptable consumption behavior for different groups of consumers. Traditionally, structural constraints imposed uniformity in consumption behavior within particular social groups. However, Warde (1994) pointed out that such constraints are reduced due to increased individualization. Low-income consumers are therefore not constrained to consuming goods and services that were once deemed appropriate for their social class.

Evidence suggests that traditional perspectives and the common assumption that low-income consumers are passive need to be challenged. As mentioned earlier, low-income consumers often face a lack of choice. This results in them placing greater emphasis on attempts to exert some control in their lives. Children are also capable of adapting to their environment, for example, impoverished youths may even resort to crime to obtain their Nike trainers (Goldman and Papson 1998).

3. Low-income consumers are responsible for their situation

Becker (1997:1) highlighted how a longstanding stereotypical view is that the poor consumer is "lazy, criminal and responsible for their circumstances." This implies that people are poor due to personal failings that make them different from the rest of society. As such, they are seen as undeserving because financial difficulties are due to their own actions or inactions. However, there are many reasons why low-income consumers fall into poverty. Figure 1

illustrates reasons for poverty or the transition into poverty. In some cases poverty may be a result of individual personal characteristics. This may be due to differing values, attitudes and goals (Andreasen 1975).

Family circumstances including factors such as family size and family structure may also have an impact. For example, those in large families are more prone to poverty (Darley and Johnson 1985) and many authors have highlighted the plight of poor single mothers (Darley and Johnson 1985; Alwitt and Donley 1996; Hill and Stephens 1997; O'Boyle 1998; Bowring 2000; Hill 2002). Employment status is also important given that the working poor constitute only a small fraction of the poverty population (O'Boyle 1998).

The outer layer includes various macroenvironmental factors over which the individual has little control. In relation to the economy, issues such as the widening income gap between the rich and the poor and market structure may be contributing factors. The market structure often dictates that low-income consumers come in contact with merchants who employ exploitative practices (Andreasen 1975: 7). Low-income consumers may be less business savvy and as Best (1981: 28 cited in Andreasen and Manning 1990) suggested "being poor and subject to stressful financial circumstances can cloud one's judgment, making one far more receptive to disadvantageous business dealings than he or she ordinarily would be"

Furthermore, poverty can also be a consequence of "social barriers" (Becker 1997: 159). These include reactions, attitudes and language as well as various other factors that label the poor as different and marginalize them from mainstream society. In this case it is not the actions of the poor themselves who accentuate poverty but the attitudes of others. Finally, political factors may include such things as inadequate welfare payments and a lack of public policy aimed at helping low-income consumers.

4. Low-income consumers lead miserable lives

Within the consumer society, wealth and material goods are often equated with happiness. As low-income consumers lack the resources necessary to participate fully in the consumer society it is assumed that they do not lead happy lives.

Bowring (2000) argued that low-income consumers, who are not overwhelmed by feelings of deprivation and envy, "possess the personal and cultural predispositions which make possible a potential disengagement from the world of rising consumer aspirations." The suggestion is that not all low-income consumers are discontented with their lives. It may be possible to meet one's needs in unconventional ways or reformulate needs in ways that differ from social expectations.

In some cases, low-income consumers may have made an active choice to exclude themselves from mainstream society. For example, Elliott (1995) found that unemployed consumers cope with financial constraints by resisting

the appeals of materialism and instead advocating the benefits of voluntary simplicity.

The idea that low-income consumers have resource assets as well as resource deficits at their disposal was introduced by Lee, Ozanne and Hill (1999). In their study of health care delivery to women in an Appalachian Community, it was found that although the women faced extreme shortages of both economic and cultural capital, social capital was very strong as the women had clear social support networks on which they could rely during difficult times.

FIGURE 1

REASONS FOR POVERTY

AREAS FOR FUTURE RESEARCH

The review of literature has revealed several areas that would benefit from the attention of consumer researchers. With reference to Hill and Stephens' model (1997), there has been little research on consequences of disadvantage in relation to identity formation. Possessions have more than a functional use; they are used as signs and symbols (Baudrillard 1998) and are said to be reflections of consumer identities (Belk 1988). Further research is needed on the effects of reduced consumption on identity formation. In their study of curtailed consumption in a penal environment, Brownlie and Horne (1999) suggested that constrained access to consumption activities results in the restriction of identity formation. Low-income consumers may encounter a similar problem; if self-identities are constructed through consumption and possessions, low-income consumers are denied this opportunity of identity creation as they do not have the resources to 'buy' their identities.

In many models of stress and coping, researchers have presented the subject as a person who individually appraises and copes with stressors (Berg et al. 1998). However, this neglects the fact that individuals experience stressors within a social context and may cope with stressors in a collaborative fashion with other individuals. For instance, within families the stressor will be faced by the social unit and not just the individual. As poverty is likely to affect all family members, coping strategies may be more collaborative in nature.

The ways in which low-income consumers attempt to exert some control in their lives offers further research potential. Studies on strategies of resistance used by low-income consumers would provide a welcome contribution to the literature. For example, studies could focus on the novel ways in which these consumers use their goods and services. An unexplored area is the link between consumer disadvantage and consumer agency. Coping strategies associated with disadvantage and methods of demonstrating agency can both result in the same outcome. To illustrate, second hand products and retail spaces are an important coping strategy for low-income consumers (Williams and Windebank 2001). However, second hand spaces can also form part of

resistant shopping practices through attempts to resist tendencies such as globalization, homogenization and the concentration of retail power (Gregson and Crewe 2003). The relationship between theories of consumer disadvantage and consumer agency may need to be reassessed in light of this.

Research on social capital would go some way to developing the work of Lee, Ozanne and Hill (1999) on resource assets. Potential avenues of inquiry include the interrelationship between low-income families and their neighborhoods (for example, ways in which families, businesses and community groups work together for the mutual benefit of the neighborhood) and the degree to which social capital compensates for a lack of economic and cultural capital.

Increased awareness of the reasons for poverty may help in dispelling the assumption that low-income consumers are responsible for their situation and reduce prejudices and preconceptions often held about the impoverished population. Research on reasons why this assumption is held would also prove useful. For example, studies could focus on the role of the media in contributing to this assumption.

At present low-income consumers are, in many instances, neglected consumers. Fischer (2001) suggested that it was debatable whether consumers marginalized by the market were better or worse off in not attracting the attention of marketers. As companies are increasingly expected to fulfill social responsibility aims, perhaps marketers should not be permitted to deliberately neglect and abdicate responsibility for meeting the needs of vulnerable consumers. Information on the consumer loyalty, lifetime value and bad debts of low-income consumers as well as studies of businesses that have profitably targeted low-income consumers may go some way to dispel the assumption that poor consumers are risky and unprofitable. Such research may encourage businesses to be more creative and innovative in relation to target marketing and the development and promotion of products/services aimed at low-income consumers (see Curtis, 2000).

CONCLUSION

To conclude, there are many gaps in the literature on the low-income consumer. Further research is needed on the three main areas of research identified by Hill and Stephens' (1997) as well as on the widely held and probably erroneous assumptions that marketers' hold about low-income consumers. It is time for consumer researchers to work towards raising the profile of this disadvantaged group.

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