

A Conceptual Framework for Research on Consumer Vulnerability

Joel B. Cohen
University of Florida

Research on consumer vulnerability can be grouped into the nine cells of the following matrix.

Research on Consumer Vulnerability	Varieties of Consumer Vulnerability		
	Constitutional	Developmental	Situational
Magnitude of the Problem			
Critical Incident Analysis			
Remediation Analysis			

We will first consider the columns of our conceptual framework – the different varieties of consumer vulnerability. Here we are interested in the sources and factors that contribute to consumer vulnerability. Brief descriptions of each are as follows:

Constitutional Vulnerabilities

- *Physical & Mental Disabilities* Affect both the ability to process information (e.g., from advertising, in contracts and agreements, on labels) and to obtain and use products and services

Developmental Vulnerabilities

- *Cognitive Limitations* Affect comprehension, knowledge development, reasoning and judgment (such as risk assessment). Most prominent among children and elderly consumers.
- *Motivational Factors* Linked prominently in adolescence to self-identity and adequacy concerns and, among elderly consumers, to safety, security and health concerns and anxiety.

Situational Vulnerabilities

Internal to the Individual

- *Life Crises* Involve stressful situations such as death, injury, sickness, divorce, financial losses, acts of nature, etc.
- *Temporary Ability & Knowledge Limitations* Incorporate language and knowledge deficiencies (the latter varying by topic).

External to the Individual

- *Economic & Living Conditions* Linked to relatively long-term and structural disenfranchisements that can only be addressed over time and by broad economic and social policies.
- *Opportunity & Access Barriers* Linked primarily to more specific obstacles to engage in behaviors more generally available to others.

Turning our attention to the types of research that have been and can be conducted on each of the types of consumer vulnerability (the rows of our conceptual framework), here are brief descriptions of each.

- *Magnitude of the Problem* Most macro-level assessment; what is the extent of the injury?
- *Critical Incident Analysis* Thorough description of how, when, where, why and to whom the injury occurs; identification of moderator variables and mediating factors (at the consumer, marketing system and regulatory levels).
- *Remediation Analysis* Operationalization of possible changes in policies and practices at either (or a combination of) consumer, marketer, and regulatory levels and an evaluation of the resulting benefits in relation to costs.

This conceptual framework suggests a number of important questions for our field including two very basic questions:

How should our field define consumer vulnerability?

What role does/should the marketing system and regulation play in the lives of “vulnerable consumers”?

It would be inappropriate to fall into the trap of adopting a “blame the victim” approach or a “blame the system” approach to the subject of consumer vulnerability. That is why it is helpful to begin with a broad conceptualization and to conceive of multiple causal factors and moderators. Finally, our field (marketing and consumer behavior) has tended to leave many important “societal” issues to disciplines that adopt a more macro focus at the outset (economics, sociology, anthropology). This is unfortunate both because these issues are quite important and because researchers in our field may be well equipped to study them.