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[to cite]:

[url]:
http://www.acrwebsite.org/volumes/12517/gender/v08/GCB-08

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ABSTRACT

This paper explores the experiences of lone mothers who are financially dependent on the UK welfare state. Findings suggest that prioritizing paid employment and devaluing unpaid work results in stigmatization and social exclusion from mainstream consumer society. Families face many barriers on the road to social inclusion including barriers that are created by the very government that claims to be trying to remove them. The dependency culture discourages lone mothers from finding employment but encourages turning to illicit income. It is argued that both stigmatization and turning towards illicit income are driven by the emphasis on consumption in today’s society.

INTRODUCTION

Consumption is increasingly considered to be a “normal” activity, hence the term consumer society and the expectation that consumers should respond to the temptations of the marketplace. As Bauman (1998, 37) suggested “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.” Various groups of vulnerable and disadvantaged consumers are unable to participate in this consumption lifestyle. One such group, low-income consumers, accounts for a significant percentage of the UK population as it is estimated that between 13 and 14 million people live in poverty (General Consumer Council 2001).

Unlike the US where there are accepted measures of poverty, there is no official poverty line in the UK. Rather than absolute measures of poverty that use arbitrary cut-off figures to distinguish between poor and non-poor families, a relative approach to poverty has been widely adopted. Peter Townsend (1979) was one of the first to define poverty in terms of relative deprivation, believing that people’s needs varied according to the society to which they belong. This means that 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).

Lone parenthood is the major cause of family poverty (Field 1996). Some 940,000 lone parents, mostly mothers, receive means-tested income support in the UK (Walker and Wiseman 2003). Savings and other income determine eligibility and levels of means-tested
benefits. The reconciliation of work and family life is particularly problematic for lone mothers. Welfare policy in most developed countries reflects the idea that lone parents should provide at least some of their own income. This is due to the increasing numbers of lone parents, a normalization of the idea that women belong in employment and an ideological shift against welfare dependence (Himmelweit 2004).

Previous consumer research has focused on the exchange relationship between the low-income consumer and the marketer, however, Alwitt and Donley (1996) included the government in their model of marketing exchange with poor consumers. First, the welfare system offers a safety net for people who do not have the means to enter the exchange on their own. Secondly, the government can offer the rest of society protection against other means that people could use to obtain what they need and thirdly, the government can regulate marketers and reduce marketer risks in transactions with poor consumers. This article considers the exchange relationship between the Government and low-income consumers in terms of the safety net role and focuses on those families headed by lone mothers who are financially dependent on welfare.

The article begins with a brief review of the recent history of welfare reform in the UK. This is followed by a discussion of social exclusion since one of the avowed aims of the current Labor government under Prime Minister Tony Blair is to make the UK a more inclusive society for all its citizens, especially the poor. The findings of a study on how lone mothers who are financially dependent on the government manage with particular emphasis to stigma and illicit income are then reported and some conclusions drawn. Both structural issues as well as consumer action are examined and the study reveals that families face many barriers on the road to social inclusion. By adopting a feminist perspective, this article argues that a greater recognition of the unpaid work performed by lone mothers would reduce social exclusion.

**LITERATURE REVIEW**

**Welfare Reform in the UK**

Welfare has a wider meaning in the UK than in the US. The UK social welfare system is made up of the National Health Service (NHS), personal social services and the social security program. The NHS started in July 1948 making Britain the first country in the world to offer free medical care to the whole population. Personal social services are aimed at providing a range of support services for the elderly, disabled people and their families, children and young people, and people with mental disabilities or learning difficulties. The social security system is designed to secure a basic standard of living for people in financial need by providing income during periods of inability to earn, including periods of unemployment and disablement (HMSO 1995).

The welfare legislation of the 1940s represented an increase in state responsibility for ensuring people achieved a minimum standard of living. In the decades that followed it mattered little what political party was in government because all parties seemed to accept that sustaining a welfare state was an important task (Gladstone 1999). During this period the introduction of a relative definition of poverty raised
doubts about the government’s ability to impact on deprivation. Abel-Smith and Townsend published *The Poor and the Poorest* in 1965 arguing that the number of people living in poverty had increased from a minimum of 600,000 in 1953-4 to two million in 1964.

Margaret Thatcher became Prime Minister of a Conservative government in 1979 and some consider the 1980s to be a period that represented the destruction of the welfare state (Gladstone 1999). For the first time in many years the budget of 1980 announced reductions in social security benefits at a time when unemployment also peaked at 3 million (Fraser 2003).

When a Labor government took power in 1997, Prime Minister Tony Blair promised a new Welfare State, referred to as the “Third Way.” This welfare reform was based on a partnership between the citizen and the state and was rooted in the philosophy that work is the best way out of poverty (Fraser 2003). One key feature of the Blair program is the creation of a socially inclusive society.

Social exclusion

Although there is disagreement surrounding the exact meaning of social exclusion, the following definition offered by Burchardt et al. (1999, 230) provides a good basis for understanding the term, “An individual is socially excluded if (a) he or she is geographically resident in a society and (b) he or she does not participate in the normal activities of citizens in that society.” Social exclusion originated in French social policy in the 1970s when it was used to refer to those who slipped through the social insurance system (Burchardt et al. 1999; Levitas 1998). The current understanding is significantly broader than this original definition.

Levitas (1998) identified three competing discourses of the term. First, the redistributionist discourse (RED) links social exclusion to poverty and a lack of material resources. Secondly, the moral underclass discourse (MUD) deals with cultural explanations of poverty, concentrating on the moral and behavioral delinquency of the excluded themselves. This approach assumes that the poor are to blame for their own poverty, as they have deviated from cultural and social ‘norms.’ Thirdly, the social integrationist discourse (SID) regards inclusion in terms of labor market attachment where employment is the main integrating force.

Some critics adhere to the RED claiming that social exclusion is no more than a modern term for poverty while others see it as a broader multi-dimensional process (Bowring 2000; Burchardt et al. 1999). Tony Blair’s Government follows the broader definition using social exclusion as a shorthand term for what can happen when people or areas suffer from a combination of linked problems such as unemployment, poor skills, low incomes, poor housing, high crime environments, bad health and family breakdown (www.socialexclusionunit.gov.uk).

Room (1995) stated that the distinction between poverty and social exclusion represents a change in perspective due to the shift from a static account of disadvantage that focuses on individuals or households to a dynamic analysis of processes where the importance of the local context is recognized. Chapman et al. (1998) also discussed the differing
theoretical paradigms underlying the concepts of poverty and social exclusion. Poverty is primarily focused on distributional issues such as lack of disposable resources while social exclusion focuses on relational issues such as inadequate social participation and powerlessness. These distinctions highlight an important conceptual difference; poverty is an outcome and social exclusion is a process. Social exclusion refers to a breakdown of the major societal systems that should guarantee social integration and poverty is the outcome of this system failure.

**METHODODOLOGY**

Some 25 lone parent families living in urban areas and financially dependent on welfare benefits were included in the study. Families were the unit of analysis in that all households comprised at least one child under the age of 18. A family perspective was adopted because poverty and welfare dependency affects the whole family unit. Lone mothers headed all but one family. This is in line with the feminization of poverty and the increasing attention placed on the plight of poor lone mothers (Hill and Stephens 1997).

In-depth interviews were used as the main source of data collection. Family structure dictated who would participate in the interview. In some cases family interviews were conducted involving both the parent and teenage children while in other cases individual interviews were held with the parent. Given the private and personal nature of the research, interviews were carried out in respondents’ homes to ensure a familiar and comfortable environment. Interviews were informal and unstructured in an effort to build trust with informants. Topics of discussion included family background information, financial circumstances, everyday life, budgetary strategies and hopes for the future. The aim of the interviews was to reach the level of the lived experience and gain a deeper understanding of the realities of life for those who rely on the government to survive. In most cases, respondents were keen to share their personal experiences. Many lone mothers were limited in their 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.

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. The ease of redesign encourages the researcher to truly hear the meaning of what the interviewees say without discarding pieces that do not fit with the initial conception of the research problem (Rubin and Rubin 1995). Interviews were audio-recorded and later transcribed. Pseudonyms are used to protect the identity of informants.

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.
FINDINGS

The relationship between the government (via the welfare system), low-income families and marketers is considered with reference to the consumer society. Two key themes in the data are discussed, namely, stigma and illicit income. The former refers to the negative attitudes and reactions of other members of society towards the lone mothers whilst the latter concerns how a dependency culture discourages welfare dependent consumers from finding employment but encourages turning to illicit income.

Stigma

The stigma attached to claiming welfare accentuates problems for lone mothers. As well as dealing with the practical hardships of providing for a family on a restricted budget, these women have to cope with the negative attitudes and reactions of others. One of the reasons for the stigmatization of lone mothers is the tendency to prioritize paid work. It is for this reason that Christopher (2004) called for a feminist approach to welfare reform research, suggesting that the emphasis on paid work and employment too often excludes the unpaid work that all lone mothers perform. The economic value of such unpaid work should make it a valid option for lone mothers. A United Nations study stated that “the value of women’s unpaid housework and community work is estimated at between 10-35 percent of GDP worldwide, amounting to $11 trillion in 1993” (United Nations 1997).

Ironically, the de-valorization of unpaid work may be partly attributable to feminists themselves. Liberal feminists advocate universalism and support the argument that women should be accorded the same treatment in society as men (Mack-Canty and Wright 2004). This “gender-sameness” perspective emphasizes the importance of women’s employment in order to obtain equality with men (Christopher 2004). Welfare reform in the US appears to adopt this perspective whereby social policies are aimed at the labor market participation of women. The assumption is that through labor market participation single mothers on welfare will ‘lift’ their families from poverty and welfare dependency. Thus, through the Welfare to Work scheme, lone mothers are forced to obtain employment (Giddings, Dingeldey, and Ulbricht 2004).

Although the UK has aspired to follow the North American welfare reform model, the principles of socialist feminism may be more appropriate for describing its practicalities. In contrast to the US, the left wing socialist and Marxist feminisms are more influential in the UK (Whelehan 1995). Thus, initial attempts to follow US welfare reform floundered as the significance of women’s reproductive work to the economic system was emphasized. Welfare states should support women’s care giving work and that care work should guarantee full citizenship for women (Christopher 2004). The ideal is that lone mothers’ decision to stay at home in order to care for their children should be accepted as a valid choice. Results from this study suggest that in practice this is not the case. Respondents surviving on welfare encountered stigmatization and negative reactions from other members of society and during the interviews many noted that they met contempt in everyday life. Janice is a 23 year-old lone mother with
two children, aged six and four, who feels that she is perceived as inferior due to her limited financial resources.

“I know people do judge you, there are people who look down on you for what you wear and the way you talk, there are people who will look down on you for any reason.”

A longstanding stereotypical view that results in the stigmatization of poor consumers is that they are lazy and responsible for their circumstances (Annesley 2003). Many people adhere to this view, implying that people are poor due to personal failings that make them different from the rest of society. Given its concentration on deviation from accepted consumption norms this perception adheres to the MUD of social exclusion. The projection of such negativity impacts on low-income consumers’ self-image and consequently self-definition is influenced by perceived social definition. The constant judgment from other members of society resulted in Janice evaluating herself in terms of her relative deprivation.

“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.”

This is consistent with Andreasen’s (1975) suggestion that the poor see themselves as relatively deprived, manipulated externally, powerless and alienated. Feelings such as these arise because of separation from the primary consumer culture (Hill 2002). Consumers are made to feel inadequate if they are unable to partake in the consumer society and acquire their share of the ever-increasing range of consumer goods and services.

Evidence of Janice’s feelings of powerlessness is also found through discussing her plans for the future. Janice suppresses her true desires because she feels that she would not receive the appropriate support to realize her career ambitions.

“To be honest I would like to go to university and get a degree but I just couldn’t afford it because it would be so many years of getting yourself into debt while you were a student. So what you had kids when you’re young, you should be able to sort yourself out, there should be proper support for you. I would like to be a forensic scientist or a forensic pathologist, but that takes seven years so I’ll probably just have to get a job in a clothes shop or something like that.”

This implies that encountering negativity from others can impact on the ways in which these women perceive their own ability for agency.

Seemingly banal everyday activities can be hampered by the reactions of others. The stigma attached to being poor not only leads to emotional effects such as low self-esteem, it has behavioral implications in that it encourages some people to overspend, and in some cases, get into debt, in order to avoid negative reactions from others. Often, children in poor families wear ‘top’ branded clothing and footwear since if someone is wearing
expensive-looking brand names, it follows that they could not be poor (Elliott and Leonard 2004). Jackie, a 23-year-old lone parent discussed how she feels pressurized to purchase brand name products for her five year-old son to avoid him feeling different from his peer group.

“Actually nearly all his friends wear brand name shoes so I wouldn’t make my child stand out. For his size it’s £40 to £45 for a pair of trainers and he is only five.”

These families are judged for their reliance on welfare and mothers like Jackie do not want to fuel stigmatization in other ways. They are already perceived as “other” and do not want to display further visible signs of social difference. Although Alwitt and Donley’s (1996) model does not identify a direct exchange between the low-income consumer and the rest of society, this study demonstrated that the attitudes of other members of society towards low-income consumers does influence both their actions and self-perceptions.

The stigma attached to claiming welfare results in the incomplete take-up of benefits. For example, in 2001-2 the take-up of the income based Jobseeker’s allowance was between 51 and 62% by caseload, which is a comparison of the number of benefit recipients with the number who would be receiving if everyone took up their entitlement (Department for Work and Pensions 2003). The negative perceptions of benefit recipients results in many consumers not partaking of the financial resources to which they are entitled, contributing further to disadvantage and exclusion.

Historically, the public-private divide promoted paid work as economically valuable yet denied the importance of unpaid labor. Peterson (2002) highlighted the need to move beyond this bi-polar opposition and identified the linkages between the reproductive and productive economies. This analysis did not prioritize one economy over another and instead, acknowledged the importance of each to overall economic development. The interrelationship between paid and unpaid work therefore implies that the equation of the reproductive economy with an unproductive economy is problematic. As Peterson (2002) suggested, the reproductive economy is central to social theory because of its links to culture, politics and economics.

Increased acknowledgement of the reproductive economy and the value of unpaid “at home” work is necessary to reduce the stigma attached to claiming welfare. Policy makers need to recognize that the care of children is vital to future economic performance and the understanding of “work” needs to be broadened so that it is not only paid employment that is valued, but also work in the home.

Illicit income

One of the main assumptions of the current Labor Government is that employment is the route out of poverty, an approach that is aligned with the SID of social exclusion. However, in practice many of those dependent on Government financial assistance feel that there is little incentive to seek employment. Edin and Lein (1997) found that welfare recipients
engaged in a cost-benefit analysis when making their decision as regards employment and many concluded that the costs of employment outweighed the benefits. Similarly in this study, some respondents stated that they were in a better financial position by relying on the welfare state rather than employment. Eva, a lone mother with three children explained:

“I would like to work but anything I’ve went for, by the time you take into account, you’d lose the rent for here which would be £45 a week and the free school dinners and then you’d have to pay bus money, a job is not paying you. I used to do administration work but it just wouldn’t pay me, not at the minute to go to work”

Finding employment means loss of benefit entitlement and consequently seeking employment is not an economically sensible option for these consumers. As such it could be argued that the current welfare program has a role in creating and sustaining a dependency culture. Despite the Government’s measures to make work pay, such as the introduction of the National Minimum Wage and the Working Families’ Tax Credit (payable to families who work 16 plus hours a week), there is still a general feeling among many of those interviewed that there is no incentive to seek employment.

This has resulted in some welfare-dependent families turning towards illicit income (Hill and Stephens 1997). Turning to crime in order to feed desires of obtaining what the consumer society has to offer is a strategy used by low-income consumers. Ozanne, Hill and Wright (1998) reported that juvenile delinquents turned to crimes such as stealing cars in order to affirm their membership and status within their social groups. Likewise, Goldman and Papson (1998) indicated that impoverished youths may resort to crime in order to obtain their Nike trainers. What is considered here is undeclared work, defined by the European Commission (1998) as “\textit{any paid activities that are lawful as regards their nature but not declared to the public authorities}.” This definition excludes criminal activities.

Recipients of income support are restricted in the number of hours that they can work. As various benefits are withdrawn as income increases, it is not unusual to continue to claim benefits whilst working. Frank Field (1996, 16-17), a Labor Member of Parliament (MP) and a vocal advocate on behalf of the poor, is especially critical of the current system. He summarized the situation in terms of the dependency culture and benefit fraud as follows:

“The key assumption about social security take-up is that people cease claiming when their need ceases, i.e. when they are no longer unemployed or sick. Means tests positively encourage claimants not to cease claiming, i.e. they penalize work in that the income from benefit is now above the wages of those jobs which claimants with families can realistically expect to gain. Moreover means tests encourage people to commit fraud, and, once people are claiming fraudulently, fraudulent claims do not usually come to a natural end until the fraud is exposed.”
Two respondents in the study admitted to having jobs “on the side”. It is estimated that the undeclared economy constitutes between 7% and 16% of the European Union and between 7% and 19% of total declared employment (European Commission 1998). Janet is a 38-year-old lone mother with three children. Although she is receiving welfare payments she supplements this income with an unreported job for which she receives cash-in-hand in the local fast food outlet. Janet describes her experiences of benefit fraud as follows.

“It’s very hard and dangerous too. I’ve already been caught. You have to pay them back; I’ll be paying £20 a month back until I’m 84 or something.”

This ‘illicit’ work provides benefits over and above financial ones such as the opportunity for social interaction and improving feelings of self-worth. As Janet states, “it’s good because you’re meeting people and you’re not stuck in the house.” However, the overriding reason for such work is the extra income it generates.

Although Janet mentions the benefits of illicit income, she also implies that this is not a problem-free option. The stress and constant worry of being reported creates an emotional strain: “I hate my life like this, looking over your shoulder all the time.”

Despite already being caught for benefit fraud, Janet continues to work illegally because she considers it essential in order to provide for her children. As noted earlier, fear of stigmatization and standing out in terms of children’s clothing can result in overspending and debt. In the same way, Janet’s desire to avoid her children appearing different from their friends encourages her to commit benefit fraud: “I just want to be able to give the kids a bit more.”

Peer pressure and fear of social difference affected almost all the women in the study highlighting the strong social pressure to conform. Within the consumer society there is a large emphasis on designer brand names that have high brand awareness among children, even those younger than school age. In some family interviews teenagers admitted that their peers would tease them if they did not wear the “right” clothes. While many families have to endure sacrifices in other areas to avoid this style of social exclusion, others turn to unreported income.

Informalization is fuelled by the trend towards flexibilization and the increase in economic activities that are “outside” of regulated and regularized production (Peterson 2002). Informalization is the key in Peterson’s framework as it connects the different economies by exposing “the inappropriateness of drawing rigid distinctions between economic and non-economic activities, and it features economic activities that constitute the work done by a majority of the world’s population” (Peterson 2002, 13).

**DISCUSSION: THE CONFLICT BETWEEN GOVERNMENT AND MARKETERS**

Both stigmatization and turning towards illicit income are driven by the emphasis on consumption in today’s society. The consumer society is “directed largely by the accumulation and consumption of material goods” (O’Shaughnessy and
O’Shaughnessy 2002). This, along with the various techniques employed by marketers to increase awareness of social comparison and “the need to keep up,” (Szmigin 2003) contribute to manufacturing of exclusion and shame (Bowring 2000). As Arnould and Thompson (2005) suggested, a central feature of the consumer culture are desire-inducing marketing symbols. Such marketing communications create a strong social pressure to consume (O’Shaughnessy and O’Shaughnessy 2002). Advertising is criticized for presenting idealized and unrealistic pictures of daily life that cultivate people’s perceptions of social reality and lead to unrealistic beliefs about what other consumers have and do (Richins 1991). The result is feelings of dissatisfaction for low-income families.

Through various marketing communication messages, marketers promote a consumption lifestyle that advocates the abundance of consumption opportunities and constructs an ideology of free choice. However, free choice is dependent upon the necessary financial resources and as the benefits provided by the welfare state enable families to obtain only the minimum necessary for survival, this choice is significantly reduced for welfare-dependent lone mothers.

It is believed that happiness and the meaning of life can be found in the marketplace (Ger 1997). Ger (1997) suggested that consumption has the potential of 4 ways of enhancement – to please and delight, enrich and cultivate, liberate and empower the self, and construct and maintain groups. However, many of those involved in the study did not have the financial resources necessary to make this possible. Take the example of Eva, a 45 year-old lone mother to three children who has recently divorced after 25 years of marriage. Her two older children have now left the family home leaving Eva living alone with her 12 year-old daughter. Eva cannot afford entertainment activities or holidays and is reduced to a monotonous lifestyle.

Eva: “I don’t go out, I haven’t been out in…. I couldn’t tell you the last time I was out. At the minute I’m just existing, I get her [daughter] to school in the morning and I do my housework and I sit here.”

As a result she experiences feelings of isolation indicating that exclusion can have both practical and emotional consequences on consumers’ lives.

“...very lonely. The last three years I’m out of work and then my age, I’m 45, there’s not an awful lot, everything is for younger ones and when you get to my age you’re nearly put on the shelf, you can’t get jobs or nothing. It’s all for younger ones. There’s nothing really for you.”

Eva feels excluded from mainstream society in terms of both the employment opportunities and the consumption opportunities that are available to her. She is excluded in relation to both redistributionist and social integrationist discourses of social exclusion.

Baudrillard (1998) advocated the sign value of consumption suggesting that it should be defined as a system of communication and exchange. However the current level of benefits does not allow recipients to use consumption
experiences in this way. Melissa is a 31-year-old lone mother with five young children who previously had to declare herself bankrupt. As a result she has little money that can be allocated for her own personal consumption.

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. Sometimes 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.”

Melissa has to suffice with second hand clothing and consequently clothes cannot be chosen to reflect her identity.

The hardships of life on a low income are accentuated because of the consumer society. The availability of consumption experiences has multiplied and the standard of living has increased. Nevertheless, benefit recipients are unable to participate in the opportunities that this provides in terms of both the use-values and sign-values of goods and services. They remain socially excluded and lack the financial resources necessary to obtain the wide range of possessions that the consumer society has on offer. Marketers and the Government therefore portray conflicting ideas about what an appropriate lifestyle should be. Marketers promote a lifestyle of overindulgence and the continual accumulation of goods while the Government maintains that people can live on the bare minimum and neglects higher order needs. As a result, some respondents hinted that policy makers are far removed from the lived experience of life on a low income.

CONCLUSIONS

Alwitt and Donley (1996) identified the roles of Government, marketers and the rest of society in their model of marketing exchange with poor consumers. All these parties can impact on the social inclusion, or exclusion, of poor consumers. However, Government can be more important than marketers in relation to improving the exchange opportunities for low-income consumers. Poverty is a political issue and eradicating or preventing poverty is a political matter (Becker 1997). As such, Governments and their public and social policies need to be considered as central to the exchanges of low-income consumers. Government has the power to determine the structural context in which low-income consumers live. Undeniably, the current situation leaves poor families powerless in their relationship with the Government. Powerlessness is itself a feature of social exclusion (Chapman et al. 1998).

Hill and Kanwalroop (1999) noted that long-term change in gender inequality requires the empowerment of women in that they can exercise control over their own lives and futures. In relation to lone mothers, this implies that they should have free choice of whether or not they chose to seek employment. Deacon and Mann (1999) highlighted the necessity of a greater recognition of agency in the debate on welfare reform. If government policies reflect the importance of human agency and enable rather than enforce labor marker participation, the results can be equally effective (Giddings et al. 2004). The structural framework needs to be one that supports rather than constrains lone mothers. Given the
current situation, low-income consumers’ dreams of improving their position in life are difficult to realize in a system that discourages consumer creativity and is not sufficiently flexible to support and reward individual effort aimed at breaking the cycle of dependency.

Peterson (2002) suggested that the polarization of formal and informal activities heightens the disparity between the rich and the poor. We need to move beyond these complete distinctions that value paid work and devalue unpaid work and recognize the diversity of lone mothers. The tendency to view lone mothers as a homogeneous group results in stereotypes and stigmatization. As Kanji (2004) suggested, the conflation of all lone mother households facilitates the social construction of lone motherhood as a social problem. The focus on paid work prioritizes the SID of social exclusion and the neglect of the value of unpaid work stigmatizes non-working lone mothers and consequentially connects SID and MUD. The overemphasis on paid employment ignores the fact that some families do not feel that this is an appropriate route for them. Acceptance of diversity should prevent the exclusion of lone mothers who decide to work in the home.

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