“I Can Do It!” Consumer Coping and Poverty

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[to cite]:

[url]:
http://www.acrwebsite.org/volumes/13386/volumes/v35/NA-35

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ABSTRACT
This paper focuses on coping with poverty and the impact of coping strategies on individual lives, concentrating on lone mothers. The women in this study gain a sense of achievement from their ability to “manage” and place great emphasis on being a good mother, thereby fighting against the negative discourse often associated with lone motherhood. It is suggested that coping strategies can be interpreted as acts of consumer agency that can result in consumer empowerment. In contrast with the bleak portrayal of the poor in prior research, we suggest that coping strategies can be instrumental in creating a positive identity.

This paper offers a fresh perspective to the work being done by consumer researchers in the poverty domain. Hill and Stephens’ (1997) model of impoverished consumer behavior identified three main areas of research interest in low-income consumers, namely exchange restrictions, consequences of disadvantage and strategies for coping with disadvantage. The model suggests that poor consumers face exchange restrictions that limit their ability to acquire needed and desired goods and services. The consequences of these restrictions are typically negative and include alienation from the consumer culture, feelings of lost control and poor health. Consumers respond to these consequences with emotional and behavioral coping strategies.

This paper aims to advance beyond this model by examining the ways in which coping with poverty can have a positive impact on consumer identity. From the psychology discipline, it is recognized that there is a need to study coping processes and outcomes independently (Lazarus and Folkman 1984). Previous research has presented a bleak portrayal of poor consumers. In contrast, we demonstrate that the employment of coping strategies can be instrumental in creating a positive self identity and has important implications for consumer empowerment and consumer agency.

We begin by reviewing the relevant literature on consumer coping. This is followed by a methodology section outlining the data collection methods. The findings are then presented; first we provide an overview of the variety of coping strategies employed, and second we examine the consequences of these coping strategies. We conclude by highlighting the importance of moving beyond the identification of coping strategies to consider the impact that these can have on the individual.

CONSUMER COPING
The psychology literature often provides the theoretical framework for coping studies within consumer research. Coping can be defined as, “constantly changing cognitive and behavioral efforts to manage specific external and/or internal demands that are appraised as taxing or exceeding the resources of the person” (Lazarus and Folkman 1984, 141). Coping has two major functions, namely, regulating stressful emotional situations and altering the troubled person-environment relation causing the distress. These functions are often referred to as emotion-focused coping and problem-focused coping respectively (Lazarus and Folkman 1984). Emotion-focused forms of coping are common in encounters appraised as unchangeable or uncontrollable while problem-focused forms of coping are used in encounters that are appraised as changeable or controllable (Carver, Scheier and Weintraub 1989).

In the consumption context, coping illustrates how consumers react to perceived marketplace discrimination (Crockett, Grier, and Williams 2003). Such studies have been relatively limited and little research has investigated how consumers cope with negative consumption-related experiences (Yi and Baumgartner 2004). Consequently, there is still potential for increased theoretical contributions concerning the intersection between coping and consumer behavior (Duhachek 2005).

Similarly to the current research, there has been some research interest in the coping strategies of disadvantaged or vulnerable consumer groups. These include poor children (Hill 1992); racial minorities (Crockett, Grier, and Williams 2003); older consumers (Mathur, Moschis and Lee 1999); those with serious illnesses (Pavia and Mason 2004); and illiterate consumers (Vismanathan, Rosa and Harris 2005). Given that disadvantaged consumers may face marketplace discrimination (Andreasen 1975), coping strategies may be more of a necessity for these groups.

Another area of research interest is the effect of consumers’ dispositions on coping strategies and whether consumer personality traits have an impact on coping. Sujan et al. (1999) examined the role of consumer self-efficacy and concluded that perceived confidence as a consumer enables a wider range of coping strategies. Mathur, Moschis and Lee (1999) found that older adults with low self-esteem are more likely to engage in strategies aimed at reducing emotional distress, rather than direct attempts to alter the situation. Duhachek and Iacobucci (2005) also found evidence for personality-based differences in consumer coping and suggested that consumer assertiveness, marketing mavenism and extraversion influence consumers’ choices of coping strategies. Lazarus and Folkman (1984) pioneered the importance of a process-oriented approach to studying how people cope with stress. In this case, coping must be based on both the environmental situation and the personality of the individual. Unlike a coping style which assumes consistency across stressors, the choice of strategy in coping processes is a function of the social context (Aldwin 1994).

While many of the consumer research studies on coping are context-specific, some researchers have focused more on the construct level by discussing generalized coping responses to a variety of consumption-related problems (Duhachek 2005; Yi and Baumgartner 2004). Importantly, Duhachek’s (2005) multidimensional model of consumer coping not only includes a typology of coping strategies, but also antecedents and coping consequences. It recognizes that initial coping responses are affected by an interplay of emotions and cognitions (consumer perceptions and evaluation of the situation). Coping responses affect successive emotions and cognitions which, in turn, affect subsequent coping and so forth. This highlights the iterative nature of coping processes. The model also suggests that the ultimate aim of coping is the amelioration of stress.

Research suggests that low-income consumers often show great skills in exploiting their environment to exert some control within their lives and adapt to the financial realities with which they are faced (Alwitt and Donley 1996; Hill and Stephens 1997). Within consumer research, Ronald Paul Hill is the main contributor to the coping with poverty literature. In their model of impoverished consumer behaviour, Hill and Stephens (1997) categorize coping strategies as either emotional or behavioral. Although both psy-
chologists and consumer researchers have criticized such a division for being overly simplistic (Carver et al. 1989; Duhachek 2005), it provides a useful way of presenting the literature.

Emotional coping strategies include distancing or fantasizing about a better future (Hill and Stephens 1997). Hill and Stamey (1990) found that distancing is particularly relevant to the homeless, as they use both associational and institutional distancing to distinguish themselves from more dependent peers and to demonstrate how they live independently by their own resources rather than under the control of welfare institutions. Fantasies about future home lives are used to reduce the stress associated with current circumstances (Hill 1991) and replace the threat with a more acceptable form of reality (Breakwell 1986). Poor children have been found to make use of fantasy to escape from their mundane lives (Hill 1992).

A behavioral coping strategy that may be employed is obtaining illicit income from black market activities (Hill and Stephens 1997). Fryer (2005) pointed out that low-income consumers view these activities as constituting a reciprocal exchange relationship because, unlike unemployment benefit, money earned from the black economy is felt to be legitimate, as payment is given in exchange for work. Illicit income can be generated through either legal (child minding) or illegal (prostitution) activities.

Kempson, Bryson, and Rowlingson (1994) examined the circumstances and experiences of seventy-four families with children, living on very low incomes. They found that low-income consumers adopt a number of behavioral coping strategies including maximizing income, managing the family budget, obtaining financial help from others and making use of consumer credit. Families were allocated to one of four categories depending on the effectiveness of coping strategies: keeping their heads above water (families who were balancing their budget over time), sinking (families who had been making ends meet but were getting into financial difficulty and falling into arrears with bills), struggling to the surface (families who were in multiple arrears but were reducing the amounts owed to creditors) and drowning (families who saw themselves as struggling to make ends meet, had been in multiple arrears for some time and saw no prospect of things getting easier).

**METHODOLOGY**

In line with other consumer researchers (Darley and Johnson 1985), this study adopted a relative perspective on poverty and defined low-income consumers as lacking the resources necessary to participate in the normal customs of their society. However, to aid the selection of families, and because this research was conducted in the UK, the results of the Poverty and Social Exclusion Survey of Britain (Gordon et al. 2000) were used as a guideline. This survey indicated that the income after tax needed each week to hold until children are older. Equally, in some families children play an active role in coping with financial constraints and are effective in contributing to the family’s united coping effort, either through a direct financial contribution to the household or indirectly, by reducing the pressure placed on mothers.

In many families, coping strategies are not only confined to the immediate family, but span across the extended family and community network. Many respondents discuss the reciprocal nature of support, as evidenced through the sharing of resources to ensure day-to-day survival. These community level support networks provide both emotional and tangible (financial and non-financial) benefits and range from support with child minding to the completion of DIY tasks to spending special events together.

Overall, respondents appeared to be effective at conditioning themselves by learning to adapt their spending in line with financial incomings.

**FINDINGS**

The findings are organized into two sections. First an overview of the coping strategies employed by these consumers is presented and second, we examine the consequences of these coping strategies.

**Overview of Coping Strategies**

Findings reveal that low-income consumers employ a variety of coping strategies to help them deal with and reduce the negative consequences that arise from their disadvantaged position in the marketplace. Not all strategies are used by all respondents, rather, consumers act in ways that they perceive to be the most fitting for their circumstances. Although both emotional and behavioral strategies were employed, due to length constraints, we focus here on behavioral strategies only.

Behavioral coping strategies are extremely varied and include engaging in price comparisons, turning to the alternative sector (both the second-hand market and alternative financial sector), shopping in discount stores, searching for bargains and using products and brands in unexpected and creative ways. Some respondents avoid credit, preferring to operate on a cash-only basis and others are forced to sell possessions to raise resources. Some respondents engage in strategies that may appear irrational to more affluent consumers, such as illicit income and alcohol consumption. Some believe that welfare is the best option and consequently do not search for employment.

At the family level, many of the coping strategies are aimed at minimizing the negative consequences of poverty for children, with many mothers suggesting that family consumption is structured around children. Some mothers suggest that their own lives are on hold until children are older. Equally, in some families children play an active role in coping with financial constraints and are effective in contributing to the family’s united coping effort, either through a direct financial contribution to the household or indirectly, by reducing the pressure placed on mothers.

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Overall, respondents appeared to be effective at conditioning themselves by learning to adapt their spending in line with financial incomings:
Melissa: “You get conditioned into going with the flow.”
Louise: “I think anyway no matter what you have you adapt your spending to what you have coming in.”

We now move on to consider the impact of these coping strategies and the positive consequences arising from this conditioning process.

**Consequences of Successful Coping**

This section moves beyond identifying coping strategies to consider the role and impact of such strategies on individual lives. First we emphasize the connection between successful coping and perceptions of motherhood. Second, we consider the issue of independence and third, we suggest that many of the lone mothers are content with their lifestyles.

“Am I going to be a good enough mother?”

One of the over-riding aims behind all of the coping efforts employed was the protection of children, something that the mothers take great pride in. The respondents took their parental role very seriously and the majority of mothers were not in paid work, instead devoting much of their energy to the role of motherhood and, in particular, being a good mother. For the respondents in the study, good motherhood meant placing the needs of their children before their own, ensuring children have the material resources necessary to ‘fit in’ with their peers and keeping children safe and from external harm.

Amy places great emphasis on being a good mother:

Amy: "now that the baby is starting to grow I wonder am I going to be able to afford everything that he wants? Am I going to be a good enough mother?"

When asked about hopes for the future, Amy’s reply is centered on providing for her son. Amy comes from a troubled background and spent time “in care.” She makes great efforts to ensure that her son has a better childhood than she had herself.

“you have to understand that for a lot of my life I was going through a shitty time and I didn’t want to live so I just take it day by day and don’t try and see too far into the future. What I do want is that me and my baby are comfortable and he has all the things that he needs, even clothes, water, heating and I’d be happy with that.”

As others have noted (Daly and Leonard 2002), money is the lens through which the poor view their worlds. Some respondents indicate that being a good mother can be constrained by a lack of financial resources, but it is not dependent on them. In other words, adequate financial resources can ease the burden of being a good mother whereas lack of adequate resources requires a degree of consumer resourcefulness to fulfill good mothering requirements.

Previous literature on consumer disadvantage and poverty does not adequately recognize the role of other members of society

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**TABLE 1**

**Respondent Details**

<table>
<thead>
<tr>
<th>Pseudonym (age)</th>
<th>Interview Type</th>
<th>Weekly Income</th>
<th>No. of children</th>
<th>Employment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sarah (46), Martin (15), Ella (13) &amp; Linda (11)</td>
<td>Mother, 1 son, 2 daughters</td>
<td>£160</td>
<td>6 (aged 25, 20, 16,15, 13, 11)</td>
<td>unemployed</td>
</tr>
<tr>
<td>Zoe (43) &amp; Jenny (16)</td>
<td>Mother &amp; daughter</td>
<td>£99</td>
<td>2 (aged 19, 16)</td>
<td>unemployed</td>
</tr>
<tr>
<td>Catherine (40) &amp; Samantha (15)</td>
<td>Mother &amp; daughter</td>
<td>£146</td>
<td>3 (aged 19, 17, 15)</td>
<td>unemployed</td>
</tr>
<tr>
<td>Clare (25)</td>
<td>Individual</td>
<td>£250</td>
<td>1 (aged 7)</td>
<td>Part time youth worker, part time student</td>
</tr>
<tr>
<td>Melissa (31)</td>
<td>Individual</td>
<td>£206</td>
<td>5 (aged 7, 6, 3, 2, 2)</td>
<td>unemployed</td>
</tr>
<tr>
<td>Eva (45)</td>
<td>Individual</td>
<td>£110.50</td>
<td>3 (aged 25, 21, 12)</td>
<td>unemployed</td>
</tr>
<tr>
<td>Louise (25)</td>
<td>Individual</td>
<td>£100</td>
<td>1 (aged 5)</td>
<td>unemployed</td>
</tr>
<tr>
<td>Amy (23)</td>
<td>Individual</td>
<td>£180</td>
<td>1 (aged 2)</td>
<td>unemployed with voluntary work</td>
</tr>
<tr>
<td>Julie (24)</td>
<td>Individual</td>
<td>£144</td>
<td>1 (aged 5)</td>
<td>full time student</td>
</tr>
<tr>
<td>Nina (23)</td>
<td>Individual</td>
<td>£140</td>
<td>1 (aged 4)</td>
<td>full time student, part-time bar work</td>
</tr>
<tr>
<td>Rebecca (23)</td>
<td>Individual</td>
<td>£185</td>
<td>2 (aged 5, 10 months)</td>
<td>unemployed</td>
</tr>
</tbody>
</table>
in enhancing the problems of poor consumers. Many respondents commented that they encountered stigma from others:

Julie: “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. Single parents are judged a lot and it really annoys me.”

This judgment sometimes means that lone parents feel they have more to prove in terms of being good mothers. Motherhood is an important reflection of one’s identity (Curasi, Hogg and Maclaran 2004) and being a ‘good mother’ helps build self-esteem in an era where welfare mothers (US) or lone mothers on benefits (UK) are stigmatized and are more likely to be associated with ‘bad’ parenting (McCormack 2005). Some respondents saw motherhood as a job in itself and enjoyed spending time with their children rather than seeking paid employment. To illustrate, when Sarah was asked about employment, she replied “I’m a mummy… I reared 6 of them, that’s enough for anybody.”

“I’m a very independent person”

Some previous research on coping with poverty presents a bleak image. The terminology that has previously been used to describe low-income families associated with sinking and drowning reinforces this idea (Kempson et al. 1994). Although it cannot be denied that life can be a struggle for low-income consumers, findings demonstrate that some make active attempts to maximize opportunities. This research has demonstrated that coping efforts may be empowering and can result in positive effects on self-esteem.

Clare: “I’m raising him on my own and I work to support him and I support myself at university as well. I try to balance things out, it is quite balanced, I have time to work, I have time to be a Mummy and study at the same time.”

Julie: “I’ve had to really work for what I’ve got and at times get into hard amounts of debt and a lot of stuff that I have got is all through me, no-one else. My parents aren’t supportive at all. I’ve had to save for everything that I’ve got so I appreciate money a lot more… sometimes I would go to bed and just think, oh my God, how did you get through all that, it amazes me how I can find the money to pay for some of the bills that I have.”

Some respondents are rightly proud of their ability to “manage.” As the above comment from Julie illustrates, remaining independent can have a positive impact on self-identity through the sense of achievement gained from coping with difficult circumstances and fulfilling the mothering role. Others also supported this view.

Amy: “I’m a very independent person, I’ve been living on my own since I’ve been 16 so anything I’ve ever done, it has all been put up by me or put together by me. I would never have anybody turn around and say that I owe them anything.”

Melissa: “Sometimes it’s good not to be depending on anybody else… I mean I’m one of these people who has to get on with things, even when I’m struggling I have to get on with things.”

It is interesting that many of the respondents who placed emphasis on independence were in their early 20s and relatively young mothers themselves. This was a great source of self-esteem, especially in societies that often condemn the irresponsibility of early lone motherhood, and gave these mothers control over certain aspects of their lives when they lack control in so many other areas. Indeed control was a central issue for many respondents. This is illustrated effectively in the following comment by Zoe:

“If you can change it, it’s up to you to change it, no one can change it for you. And if you see something you want and you really want it you’ll get it if you have to wait six months to save enough money you’ll do it. It depends how determined you are.”

“I’m surviving and I’m living too”

In our consumer culture, money is often equated with happiness (Ahuvia and Friedman 1998). However, some respondents provide evidence that contradicts with this idea. Although psychologists study coping to understand how different responses relate to well-being (Aldwin 1994), consumer research on poverty has not gone past identifying strategies employed. When asked to sum up their lifestyles, many respondents indicated that they were happy.

Nina: “I’m lucky because I’m at university and I can spend a lot of time with my daughter so my lifestyle at the minute would be easy going. It’s a good lifestyle, I enjoy my life and I have a good quality of life.”

Rebecca: “we manage… I’m happy enough and we manage ok, we’re not like some people who are really struggling you know what I mean, I’d like to think I’ve done ok out of the money that I have to live on.”

Rebecca’s comment that her family is not like those that are “really struggling” highlights an important point in that some respondents feel that they are in better situations than others. It is comforting for these consumers to know that there are others who are in worse positions than they are:

Catherine: [my lifestyle is] basic, pretty basic but I’m surviving and I’m living too. I’m not going without anything so I’m not. You actually do get there in the end, there’s times you cry, times you laugh. If you get involved with other groups and other people who are all in the same position as you, you think my story is not half as bad as their story and you think what am I so down for?

Eva: with Christmas coming I’d worry a bit about it… I’ll say to myself it could be worse… there’s somebody somewhere worse than me so I’m not too bad that way.

These downward comparisons are another way of enhancing self-identity. The knowledge that there are people in more severe financial difficulties and that there are others further down the income ladder reduces respondents’ feelings of dissatisfaction with their own situations, similar to the distancing strategy identified by Hill and Stamey (1990). Therefore, despite the fact that these respondents are living in poverty (Gordon et al, 2000), they remain happy with their quality of life and gain a sense of well-being from employing effective survival strategies.

DISCUSSION: COPING CONSEQUENCES

As well as portraying the diversity of coping strategies employed by low-income consumers, one of the main aims of this paper was to consider the consequences of these strategies. Previous research has highlighted that low-income consumers lack
control in their lives. For example, Andreasen (1993) highlighted how fraudulent sales practices can affect pride, confidence and sense of self-worth. Hill and Stephens (1997) found that requirements to divulge private information in exchange for welfare benefits increased feelings of lost control. Additionally, even on occasions when low-income consumers do have a choice, they will often have limited alternatives from which to choose and may be forced to decide between two necessary items of expenditures (Cohen et al. 1992). As Kempson (1996) pointed out, poor consumers have the choice between going without essentials to pay bills and avoid having to use credit or juggling bills, and using credit to avoid going without essentials. Indeed, given the imbalance in the exchange relationship it is unsurprising that the poor believe they are powerless and their lives are controlled by external events (Alwitt and Donley 1996).

Henry (2005) suggested that perceptions of relative power effect self-worth evaluations. Consequently, limited financial resources combined with a lower status evaluation due to judgments from others may inhibit empowerment. However results from this study provide a more positive outlook.

Respondents recognized that public perceptions of lone mothers are often negative and fought against this discourse. McCormack (2005, 660) pointed out that: “The phrase ‘welfare mother’ is one in which the adjective, ‘welfare’, modifies the noun in such a way that it turns its meaning upside down. It is different from ‘working mother’, ‘stay-at-home mother’, or ‘soccer mom’, all phrases that specify ways of doing motherhood … but do not fundamentally alter the meaning of the term ‘mother’”. The welfare mother is stigmatized as non-productive by living on benefits, however, for some of the women in this study, motherhood is perceived as a job and a personal choice.

The desire to protect children ties in with the idea of being a good parent and all mothers were equally committed to ensuring that poverty did not lead to “poor” parenting skills. Respondents took great pride in the fact that they were successfully raising children alone and being independent was an important source of self-esteem. Being a smart shopper was something mothers were keen to illustrate through telling stories of successful bargain hunting activities. Previous research also confirms the link between financial independence and self-esteem (Edin and Lein 1997; Kempson et al. 1994). This may appear paradoxical to outsiders who might argue that these women are far from independent given their reliance on government support. However, for many respondents, independence was defined as not receiving financial help from their children’s fathers. Also paradoxically, some of the activities that these parents engaged in did not correspond with a good mother ideology. For example, the desire to please children often lead to unhealthy food choices and some mothers turned to illicit income in order to meet children’s requests. Nevertheless, coping strategies did create consumer empowerment and had a positive impact on self-concepts. Kochuyt (2004) reported similar findings in his study of poor families in Belgium and suggested that, for the unemployed, being a caring parent provides an identity that is worthy of public esteem.

Hill and Stephens’ (1997) model implied that there is a linear chronological order to exchange restrictions, consequences and coping strategies. However, this research suggests that a linear approach may not provide a realistic portrayal of reality. To illustrate, the model implies that coping strategies are employed only after negative consequences arise. It is likely, however, that coping strategies will also be employed before negative consequences occur in an effort to reduce or avoid their severity. Consumers can be proactive in their efforts to manage difficult situations, a fact that is often understated in the coping literature. Such coping strategies can be interpreted as acts of consumer agency as they involve efforts carried out in the family’s best interests to improve its situation.

Discussions on consumer agency tend to consider how consumer agency impacts on or influences the marketing system at large (for example, Holt 2002). Such an emphasis neglects how such agency affects the perpetrator at an individual level. If agency is carried out in the interests of the individual, its impact on that person and their personal space should not be neglected. In the case of the low-income consumer, agency can have a significant impact on individual lives. The underlying motives driving the employment of coping strategies are reducing financial disadvantage and social exclusion and, in extreme cases, survival. Given that the acts of agency exhibited by low-income consumers have transformative potential, their impact should be measured in private spheres.

Coping must therefore be viewed as an iterative process. A focus on coping strategies alone may obscure important insights that may be gained from examining the impact of these strategies on the individual and the family. Additionally, as much of the research on coping strategies relates to vulnerable or disadvantaged consumers, research of this nature may help to challenge stereotypes that persist about these groups.

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