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Keeping Up Appearances: Low-Income Consumers' Strategies Aimed At Disguising Poverty

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KEEPING UP APPEARANCES: LOW-INCOME CONSUMERS' STRATEGIES AIMED AT DISGUIISING POVERTY

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ABSTRACT

This paper explores the experiences of low-income families in dealing with the stigma associated with poverty in a consumer society. In-depth interviews were held with thirty low-income families. Findings suggest that attempts to disguise or mask poverty are common. These masking strategies were found both outside and within the family. The former involves the family's united attempts to reduce the visibility of poverty to outsiders while the latter involves parents' attempts to shield children from the effects of poverty. Findings support consumer research studies on stigma management, and suggest that strategies that mask stigmas may be important for vulnerable consumers.

INTRODUCTION

This paper explores the experiences of low-income families in terms of the strategies they employ to disguise the visible signs of poverty. Low-income consumers are 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: 206). As a result of their limited ability to conform to the consumer society through responding to the temptations of the marketplace, low-income consumers have been described as "unwanted" (p.91), "abnormal" (p.36), "blemished, defective, faulty and deficient" (p.38), "flawed consumers" (p.38) and "non-consumers" (p.90) (Bauman 1998). Previous research has acknowledged the vulnerability of low-income consumers. Andreasen and Manning (1990: 13) defined vulnerable consumers as "those who are at a disadvantage in exchange relationships where that disadvantage is attributable to characteristics that are largely not controllable by them at the time of the transaction." Low-income consumers experience consumer disadvantage in the form of exchange restrictions in the marketplace such as limited product availability (Hill and Stephens 1997) and lower quality goods and services (Williams and Windebank 2001).

As well as having to deal with the harsh realities of life on a low-income, these consumers also have to cope with the projection of negativity from other members of society. Although low-income consumers have been described as "flawed" (Bauman 1998: 38), their experiences of and responses to stigma have been largely neglected in the literature. This paper examines the ways in which poor consumers attempt to avoid stigmatization. It begins with a review of literature that discusses the stigmatization of poverty. This is followed by a section discussing the method used in the study. The findings are then discussed with reference to the strategies low-income families use to cope with stigma in relation to masking strategies both within and outside the family.

Stigmatising Low-income Consumers

Goffman's (1963: 14) pioneering work on stigma

identified three different types of stigma, namely, physical deformities, "blemishes of individual character" and tribal stigma of race, nation and religion. Bauman (1997: 1) suggested that academic interest in the living standards and consumption activities of the poor has resulted in an "individualisation" of poverty that has constructed the poor as "different" and defines poverty in personal rather than social terms. Given this trend towards the individualisation of poverty, the stigma of poverty can be associated with the "blemishes of individual character" type of stigma.

From a social psychologist perspective, stigma is seen as a social construction that involves two components, first, the recognition of difference based on some distinguishing characteristic and secondly, the consequent devaluation of the person (Dovidio, Major and Crocker 2000). The stereotypical view of poverty often results in the devaluation of low-income consumers. Traditionally, it was suggested that poor consumers have no morality, are lazy, do not want to get an education and are a bunch of "sickies" (Waxman 1977, p. 3). This view has not disappeared and Becker (1997:1) suggested that many consider the poor to be "lazy, criminal and responsible for their circumstances."

Poverty is related to the wider issue of social exclusion, whereby individuals who are residents in a society do not participate in the normal activities of citizens in that society (Burchardt, Le Grand and Piachaud 1999). One explanation for social exclusion centres on a moral underclass discourse that focuses on the moral and behavioural delinquency of the excluded themselves. This discourse dictates that the poor are to blame for their own poverty as they have deviated from cultural and social "norms." It is also a gendered discourse that focuses on the delinquency of young men in terms of criminal behaviours and the delinquency of young women in terms of the irresponsibility of lone parenthood (Levitas 1997).

The projection of negativity from other members of society impacts on low-income consumers' self-image and consequently self-definition is influenced by perceived social definition. This echoes Goffman's (1963: 18) suggestion that shame can be a central possibility arising from the individual's perception of falling short of "what he really ought to be." To illustrate, Hill and Stephens' (1997) investigation of AFDC mothers revealed that the women experienced feelings of humiliation when their financial circumstances became visible, for example, using food stamps stigmatised them as inferior and unworthy. This is consistent with Andreasen's (1975) suggestion that the poor can see themselves as relatively deprived, powerless and alienated.

The stereotypical approach of constructing the poor as "different" and marginalising them from other members of society implies that they are a minority group. Statistics demonstrate that this is not the case. In the United States, 32.3 million people are classified as poor, representing 12% of the total population (Hill 2002b) while in the UK it is estimated that between 13 and 14 million people now live in poverty (General Consumer Council 2001). Furthermore,

stereotypes do not acknowledge the heterogeneity of poor consumers. As Henderson (1998) stated, diversity exists not only across groups but within generalised groups. There are various different reasons why people fall into poverty including both familial and personal factors (O'Boyle 1998). The population in poverty is made up of people with a variety of demographic and socio-cultural characteristics such as large families, older consumers, the unemployed, minority groups and so on (Darley and Johnson 1985; Alwitt and Donley 1996; O'Boyle 1998).

Recent studies by Ronald Paul Hill represent an awareness of the heterogeneity of poor consumers that was often missing from early research through the categorisation of poor consumers into subpopulations. These include the hidden homeless, that is, a poverty subgroup that lives outside the social welfare system (Hill and Stamey 1990), the sheltered homeless and homeless families (Hill, 1991), welfare mothers and their families (Hill and Stephens 1997), the rural poor (Lee, Ozanne and Hill 1999) and poor children and juvenile delinquency (Hill 2002a). However, these studies remain in the minority and in general low-income consumers remain a neglected group in consumer research.

As Henderson (1998, p. 157) noted, people in the non-dominant social system are traditionally "*underresearched and underserved*." The paucity of research on poverty within marketing and consumer research means that there are many gaps in knowledge in this area of consumer behaviour. Within new consumer behaviour research the emphasis on how consumption relates to the rest of human existence has created more legitimacy for macro and non-managerial marketing topics (Belk 1995). However, a consideration of the publication outlets for poverty research implies that this legitimacy has not been extended to research on low-income consumers. Only two pieces of work have been published within the *Journal of Consumer Research* (JCR), both over a decade ago (Hill and Stamey 1990; Hill 1991). Given that JCR is the main academic journal in consumer research, this is further evidence of the neglect in this area. Additionally both of the articles published in JCR focus on extreme poverty associated with homelessness. As such, there is scope for studies relating to less extreme forms of poverty. The lack of research interest in gaining a deeper understanding of the low-income consumer experience contributes to the continuation of negative stereotypes. As Reinharz (1992) suggested, lack of research on vulnerable populations only heightens and perpetuates their powerlessness.

METHODOLOGY

In-depth interviews were held with thirty low-income families. As poverty can affect the whole family unit, a family approach was adopted in that all households included at least one child under the age of 18. Both individual (16) and family (14) interviews were held. In the first instance the primary respondent in each household, defined as the person responsible for consumer decision making including sourcing and paying for goods and services, was interviewed. In other households it was possible to arrange an interview with multiple family members simultaneously. These family interviews included a partner and/or secondary school age children (aged 11 to

18). Family methodologies have not been widely used in consumer research and the plurality of family structures has not been greatly recognised (Ekström 2004). It was hoped that including multiple family members in the interviews would lead to the discovery of more insightful findings. Poverty is often experienced within the social context of the family and as such, responses to poverty may be collaborative in nature. The interviewing of multiple family members permits a deeper understanding of the family dynamics in terms of each person's role in coping with poverty.

The study involved five two-parent families and twenty-five lone parent families (twenty-four headed by females). This is consistent with the feminisation of poverty and the increasing attention placed on the plight of poor lone mothers (Hill and Stephens 1997). Lone parents account for a significant percentage of the poverty population and lone parenthood is the main cause of family poverty (Field 1996). The sample in this study is drawn from families in less extreme forms of poverty than the homeless consumers previously discussed in consumer research journals. Respondents came from urban areas and included both the unemployed and those working in low-paid jobs.

Given the private and personal nature of the research, interviews were carried out in respondents' homes to ensure a familiar and comfortable environment. Additionally, as researchers are "*outsiders*" to family life, this approach offers the added benefit of obtaining glimpses of the "*inside*" (Franklin 1996: 253). The researcher also attempted to create an informal atmosphere by wearing appropriate clothing (i.e. casual). Topics of discussion included family background information, financial circumstances, everyday life, budgetary strategies and hopes for the future. In line with a social constructionist viewpoint, the respondents were encouraged to provide details about their daily lives and the emphasis was on obtaining the subjective perspectives of the respondents at the level of lived experience. A guide of interview topics was prepared but rather than being locked into one set of questions, a flexible approach allowed questions to be adapted to suit the direction of each interview. Interviews lasted approximately one hour and with respondents' permission were audio-recorded and later transcribed. Pseudonyms are used to protect the identity of informants and ethical approval was obtained for the study.

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. Thompson, Locander and Pollio (1989) discuss how the part-to-whole process can occur. First, each individual interview is interpreted. Secondly, separate interviews are related to each other and common patterns identified.

FINDINGS: COPING WITH THE STIGMA OF POVERTY

The findings reveal that some low-income consumers put a great deal of effort into fighting against the negative stereotypical image of poverty. Attempts to disguise or

mask poverty are common through the portrayal of an image that minimises visible signs of social difference. This masking strategy was found on two levels, first, outside the family and secondly, within the family. The first category involves the family's united attempts to reduce the visibility of poverty to outsiders while the second category involves the attempts of parents to shield their children from the effects of poverty. These strategies are now discussed.

Masking Poverty from Outsiders

Masking poverty from outsiders was especially important for the children in the study who did not want to appear different from their peers. Peer pressure and fear of social difference affected almost all the families 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. Children are presented with the ideologies of the consumer society through a variety of socialisation agents such as the media, peer groups and even other family members. Consequently, they are very aware of their projected image and place a large emphasis on brand named products in terms of the clothes they wear and even the food they eat. In some family interviews, teenagers admitted that their peers would tease them if they did not wear the "right" clothes. For example, 14 year-old Lisa explained that she often picked clothes "just because of their name" and because her friends would "slag" her if she did not wear brand named clothing. This is indicative of the strong influence of the consumer culture. Previous research has suggested that it is not uncommon for children in poor families to own branded clothing and they consider that if someone is wearing expensive-looking brand names they could not be poor (Elliott and Leonard 2004).

This strategy could be viewed as a disconfirmation of the stereotype. This occurs when the stigmatised person displays attitudes, behaviours, symbols and signs to distance themselves from the stigma (Miller and Major 2000). By displaying brand name products that are regarded as socially acceptable among peer groups, low-income consumers avoid the stigma of poverty.

The desire to avoid showing visible signs of poverty may be so strong that some parents expressed fear that children may turn to deviant behaviour if particular clothing demands are not satisfied. Denise and Barry's children (aged 16 and 17) provide a good illustration of this as they are heavily influenced by brand names. Denise fears that her sons will turn to crime if their desires for brand name clothing are not satisfied, "you have to let them have it; you don't want them out stealing." Stretching financial resources to pay for such clothing as well as the worry of the alternative means that their sons may obtain this clothing places a strain on Denise and Barry. The children in this family place high demands on their parents in terms of the clothing they desire and if these demands are not met "they won't go out." Self-confinement to the home is used as a strategy by the children to encourage parents to meet their demands.

Daly and Leonard (2002) suggested that children may turn to deviant behaviour as a persuasion tactic to get what they want. In this family, although the children have not threatened deviant behaviour, Denise feels that peer

pressure to wear the "right" clothing may be so strong as to encourage criminal activity. Denise would prefer to allocate resources to areas that would benefit the household as a whole, "you're paying £49 for a T-shirt, you could get a table and chairs for that, you know what I mean." However, the pressure of the consumer society can prove too tempting for some low-income consumers resulting in the family's coping efforts being placed under threat. The stigma attached to being poor not only leads to emotional effects such as low self-esteem, it also has behavioural implications in that it encourages some people to overspend, and in some cases, get into debt, in order to avoid negative reactions from others. Some adults in the study were also concerned with portraying the "right" image. For example, they commented that they would not wear second hand clothing items because they did not know who had previously worn them, "it's just the thought of somebody else wearing them." Many fear being seen in second hand shops because this would convey to others that they are unable to afford new products.

Similarly, respondents did not want other people to be aware of their financial circumstances. This is illustrated in the following comment by Jodie from a two-parent family with two children:

"When we're looking help we wouldn't go and ask for money but there would be people that would come and ask us. People are under the impression that we have money but we don't have money. But I let people think that, I don't change their minds. If they think I've money let them think that. They don't know that I'm sitting here many a night without a pint of milk but that's my business."

Ensuring that visible signs of poverty remain hidden appears to be an important strategy for low-income consumers. This supports research on other groups of stigmatised and vulnerable consumers. For example, Tepper (1994) found that elderly consumers employed various information management strategies to avoid disclosing their senior citizen identity such as the rejection of senior citizen discounts. Likewise, Adkins and Ozanne (2005) found that low literate consumers are often skilled at avoiding social disclosure and have the ability to act like a literate person.

In some cases, it appears that stigma is less of an issue for respondents when they are interacting in a network of social or family contacts. This is supported by Goffman (1963) who suggested that the area of stigma management pertains mainly to public life and contact with strangers or mere acquaintances. In the case of low-income consumers, many families live in low-income neighbourhoods and hence interact with others who are in similar situations. Consequently, efforts to hide the visible signs of poverty become less important in family and social networks. To illustrate, a family interview with Catherine (aged 40), a lone mother, and her 15 year-old daughter, Samantha, was particularly useful in demonstrating the importance placed on the extended family. Catherine lives in close proximity to three subgroups of extended family members; her two sisters, a niece and their respective families. As a result she felt that there was a supportive atmosphere in her neighbourhood.

"The people on this road are really good, if you need

anything or if anything happens they would come out and support you at anytime. We're all basically the same, if anyone gets a job you feel happy for them, glad that they're getting on their feet."

Close inter-familial relationships were important for many families in the study who benefited from this source of social support. However, as is discussed in the following section, this openness surrounding financial circumstances is not extended to all family members.

Masking Poverty within the Family

Masking poverty within the family is largely aimed at protecting children from the stigma of poverty. Many of the parents felt pressurised into ensuring that their children had access to socially acceptable clothing.

Jackie: *"Actually nearly all his friends wear brand name shoes so I wouldn't make my child stand out (23, lone parent, one child).*

Sarah: *"If I buy them cheap stuff they won't wear them, they're only going to be laughed at in the street, you buy stuff for the kids so as they're not going to be bullied."*

Interviewer: *"So do you feel under pressure to buy them brand names?"*

Sarah: *"Oh I do, I do indeed, I would buy a pair of sports shoes and write Nike on the front, cause you're only paying for the name when you think about it, for the tick or something" (46, lone parent, six children).*

Lorraine: *"It seems to be that it's the done thing to dress your kids in brand name clothing, I have to do it now; she has reached that age. For years I avoided brand names, but I was never going to make her stand out from the rest of them" (43, lone parent, three children).*

The purchase of brand name clothing represents parents' attempts to protect children from the effects of potential stigmatization such as bullying. Many parents in the study aimed to minimise the negative consequences of poverty for their children and as such, children have a strong influence on the consumption activities of their parents. The majority of the parents interviewed said that obtaining what their children need and want is their main priority and consequently family consumption is structured around the children. To illustrate, several parents organise their own diet around their children's preferences with comments such as *"I tend to buy what they eat and I would sort of skimp on my own stuff"* and *"I eat kids' food, I don't eat adult's food, I just eat what they're eating."* As one lone mother described, a similar situation is found with money allocated to clothing, *"he [2 year-old son] gets a lot of my shopping money, he gets a lot of clothes. I can't afford to buy clothes for me and him."*

This echoes Miller's (1998) suggestion that the act of shopping is hardly ever directed towards the person who is doing the shopping. Many parents in the study suppress their own needs to provide for their children. Indeed, some parents even implied that their lives were on hold as all their energy was aimed at caring for their children. Rebecca

(two parent family, two children) provided a good description of this saying that *"when the kids grow up, you know a good bit, [I'll] go back to work, buy my own house and have my life back again."* Some parents choose to delay fulfilling their own ambitions and place their own desires secondary to those of their children.

Kochuyt (2004) discussed how exclusion within the marketplace can be countered by the inclusive effects of the family unit which is made into a back-up institution to fill the gaps created by the failures of the market and the insufficient safety nets of the welfare state. The subordination of individual needs to family needs is evident in the ways that parents suppress their own needs and prioritise their children's needs and wants. As Kochuyt (2004: 145) suggested *"By imposing an 'artificial lack' of resources upon themselves, the parents create an 'artificial affluence' for their kids."* As a result, the ways in which resources are distributed within the family can create affluence amidst poverty. This reiterates Goffman's (1963: 46) suggestion that a family can have a high capacity to *"constitute itself a protective capsule for its young."* As well as protecting children from potential stigmatization, masking is also evident in terms of hiding efforts to economise that children may not support. With the emphasis on brand names, children are unhappy with purchasing their clothes in discount stores and eating supermarket value or generic brand products, strategies that many adults in the study admitted to. The following examples illustrate how adults follow these strategies but make a conscious effort to mask them.

In an interview with 17 year-old Ryan and his mother, Maria (lone parent family), Ryan revealed that he did not like to shop in discount stores because he feared being ridiculed by his friends. However, Maria and Ryan cannot stretch their financial resources to purchasing expensive clothing. One strategy that Maria uses to overcome her son's refusal to wear cheaper clothing is by hiding the location where they were purchased.

"We were in town today and I said to him, come on and look around Primark [a discount store] and he said I'm not, what if someone sees me? Primark has got this thing about it. I mean he has had stuff out of Primark and I just cut the labels out of it and he never knows the difference."

This strategy of masking purchase location of clothes is also extended from discount stores to the second hand market. Several parents noted that they obtain brand name clothing in second hand shops yet conceal the purchase location to avoid the stigma that is often attached to obtaining goods from the second hand market. Other parents used this masking strategy in relation to food purchases, concealing the fact that they use generic branded products. The following extracts illustrate this point.

Catherine: *"I've actually taken cereal out of one box and put it in another [empty branded] box and they couldn't tell the difference...it's just the box."*

Eva: *"I would buy their brands [supermarket's own brand] and just don't say to the kids because if they see it they don't like it, if they don't see it they like it, it's just mind over matter."*

Many parents believe that they can reduce expenditure on food purchases without sacrificing quality. As children do not always understand this concept, parents often find it easier to hide value brand packaging. Again, this is connected to reducing the visibility of products or activities that could have the potential to create stigma.

DISCUSSION: ARE LOW-INCOME CONSUMERS REALLY THAT “DIFFERENT”?

The findings suggest that low-income consumers make great efforts to reduce the visibility of their poverty. However, recent trends in consumer behaviour suggest that low-income consumers are not really that different from so-called normal consumers. Traditionally, wealthier consumers have experienced peer pressure in relation to doing and owning the “right” things, referred to as conspicuous consumption (Veblen 1970). Findings suggest that this phenomenon is increasingly moving downward to encompass all consumers, not just the traditional trendsetters and followers of the middle and upper income groups. Additionally there has been a shift towards thrift shopping (Fernand 2005). In the UK, the success of the discount clothing retailer, Primark, has reduced the stigma associated with purchasing low-cost products. This has led to the trend of cheapskating, that is, blending luxury with low-cost items or sometimes just low-end with yet more low-end (Fernand 2005). Likewise, in the US, thrift stores have increasingly gained acceptance by middle-class shoppers where the demographics of thrift store consumers are shifting from poor consumers and incorporating the average consumer (Darley and Lim 2005). There has been a change in what is viewed as acceptable consumption behaviour for different groups of consumers. Traditionally, structural constraints imposed uniformity in consumption behaviour within particular social groups. However, Warde (1994) pointed out that such constraints are reduced due to increased individualisation.

This implies that the consumption patterns of low-income consumers may not be that different to those of more affluent consumers. While low-income consumers may be forced to engage in thrift shopping in order to maximise financial resources, recent research has demonstrated that thrift shopping can also be driven by hedonic desires, and as such, thrift can coexist with treat (Bardhi and Arnould 2005). Like the low-income consumers in this study, Bardhi and Arnould (2005) found that thrift shoppers in second hand outlets were attracted by the purchase of well-known luxury brand items that contributed to the realisation of consumer fantasies.

Some of the respondents in the study also had aims and goals that may be reflective of those held by the general population. For example, two lone mothers who were also full time university students were involved in the study. In these cases short-term monetary rewards are sacrificed with the aim of enhancing future opportunities. In this regard, Townsend (1979) suggested that the conceptualisation of poverty should not be limited to income but also includes education, social activities, family activities, recreation, and so on. Although these families do not have high levels of financial resources, they would not be considered as poor on other dimensions such as education. This demonstrates that the lived experience of low-income consumers may

contrast with the negative and lazy stereotypical image associated with those living in poverty. Some families are future oriented and act in ways that will lead to the transition out of poverty and ensure that poverty is not passed from generation to generation.

CONCLUSION

Previous consumer research studies have focused on extreme poverty associated with homelessness (Hill and Stamey 1990; Hill 1991). The current research considers what it means to be poor in a consumer society, that is, consumers who are unable to participate in a socially acceptable level of consumption. It demonstrates that those affected by less extreme forms of poverty may be skilled at reducing the visibility of poverty in attempts to overcome society’s ability to alienate through the masking of visible signs of social difference. As such, this challenges the assumption that low-income consumers are “lazy” (Waxman 1977; Becker 1997).

This study also provides an insight into the family dynamics of poverty. Previous studies have largely focused on individual behaviour thus neglecting the fact that poverty may be experienced as a family. The current research recognises that the social context of poverty may impact on the choice of coping strategies employed. To illustrate, findings suggest that the coping strategies of families are largely directed at minimising disadvantage faced by children to ensure that they are not excluded from the consumption practices enjoyed by their peers. This study therefore demonstrates how a family methodology can offer an insightful approach to consumer research.

At a more general level, this study supports previous consumer research studies on stigma management. For example, findings support Adkins and Ozanne’s (2005) research on low literate consumers when it was suggested that stigma should be studied from the perspectives of the people that hold them. Adkins and Ozanne (2005) suggest that illiterate consumers may have the ability to act literate. In the current research, findings suggest that masking poverty from outsiders is important to many low-income consumers who attempt to engage in socially acceptable consumption behaviour such as displaying appropriate brand named clothing. This suggests that strategies aimed at reducing the visibility of stigma from outsiders may be employed by different vulnerable consumer groups.

This study extends this idea by suggesting that there may be two levels of stigma management. First, reducing the visibility of the stigma to outsiders and secondly, reducing the visibility of the stigma within the family. This challenges Goffman’s (1963) suggestion that stigma management pertains mainly to public life as low-income parents may make efforts to mask certain coping strategies from children within the family.

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