

Chapter Six

Conclusions

This dissertation explored the marketplace behaviors of consumers with limited literacy skills from the perspective of the low literate consumers. A goal of this research was to develop an understanding of the various coping mechanisms low literate consumers utilize in the marketplace. In addition, I sought to expand the conceptualization of consumer literacy to include these coping strategies. In the previous two chapters, data was presented and interpreted using a framework of stigma proposed by Link and Phelan (2001).

This chapter expands the discussion of the results to explore the contributions in the substantive area of low literacy and the marketplace, the theoretical domain of stigma theory, and the methodological domain of qualitative data gathering techniques. Limitations of the research, as well as future research directions, are also delineated.

Substantive Contributions of the Research

Through this research, my understanding of the experience of being low literate in a literate marketplace increased dramatically. The informants revealed many of their frustrations and their *successes* of getting their needs met in the marketplace. While literacy skills are taught and reinforced in formal, educational settings, I learned that literacy is a socially constructed phenomenon rather than a set of discrete skills. Literacy is developed, refined, and extended through multiple social contexts and interactions, including consumption-related activities. Stereotypical images of low literate consumers as ignorant, ill-prepared consumers might lead one to assume that they would have limited successes in the marketplace. The data, however, highlight the creative coping strategies utilized daily by consumers with limited literacy skills. Consumers who lack traditional literacy skills carefully plan their shopping to match the financial and shopping resources that they possess. They enter the marketplace knowing what they will buy and they seek safe retail environments where they have memorized both the store layout and identifying features of the products that they desire. Moreover, they seek out help from family, friends, and salespeople. Coping strategies identified in previous exploratory research (e.g., Adkins and Ozanne 1997, 1998) were not only validated, but also expanded and organized according to the primary functions they serve. Low literate consumers have a set of coping techniques that they draw upon to get their needs met in the marketplace. Other coping

strategies, such as avoidance, nondisclosure, and deflection, help low literate consumers to minimize the impact of the stigma of low literacy on their self esteem. Consumers with limited literacy skills create a zone of comfort in which they are able to operate successfully, so the primary motivating reason for seeking literacy education is not the inability to get needs met. While low literate consumers do have bad marketplace experiences in which their low literacy is revealed and the stigma of low literacy results in an assault to their self esteem, for the most part, the low literate consumer has constructed a scaffolding that offers a good deal of protection from such assaults. However, low literate consumers who do seek to improve their skills develop a keener understanding of both the impact of their limited skills and the resources they possess to challenge actively the label of “illiterate” and the associated stereotypes that accompany the label. (This lack of need perception, as well as ways to empower adult learners to challenge the negative labels, is explored in more depth in the public policy implications section.)

Although the low literate consumer often gets his or her marketplace needs met, the coping strategies do constrain the marketplace activities and choices. The structural barriers faced by the low literate adult constrain the goods, retail outlets, and service alternatives. But many of the coping techniques employed by the consumers also constrain the outside world to a narrow yet knowable realm.

While traditional consumer decision making assumes that consumers are regularly involved in extended problem-solving, limited problem-solving, variety seeking, and habitual decision making, the low literate consumers’ decision making is dominated by habit. The extended decision making model assumes that consumers become aware of a problem, search for information, compare alternatives, choose a product, and engage in product evaluation. The data suggest that low literate consumers engage in little extended problem solving. Occasionally consumers did learn about new products through advertising, but most choice was based on tried and true products. In addition, when consumers engage in non-habitual decision making, the decision making approach is a trial-by-error approach in which the consumer has a problem, does little to no search or evaluation, tries the product, and then narrowly evaluates the product against his or her experiences.

Conceptual Contributions

This research offers two conceptual contributions. First, the data offer compelling evidence of the need to expand Halatin and Taylor's (1994) narrow conceptualization of consumer literacy to encompass not only traditional literacy skills but also coping strategies and marketplace knowledge and skills. Thus, the findings in this dissertation support a broader conceptualization of the construct of consumer literacy. Second, while Beder (1991) does posit that low literate adults engage in passing and covering strategies, this study constitutes the first systematic application of stigma theory to low literacy in the marketplace from the viewpoint of consumers with limited literacy skills. This study provides support for Link and Phelan's (2001) extension of stigma theory, which approaches stigma as an outcome rather than the attribute-based conceptualization offered by Goffman (1963). Moreover, this approach is consistent with the perspective of literacy as a practice that emerges in a social context rather than being a discrete skill set. The application and extension of the Link and Phelan (2001) stigma framework increases our understanding of how the stigma of low literacy manifests in the marketplace and suggests the appropriateness of the conceptual framework to explore the impact of other stigmata and constrained marketplace choices. For example, social stigma theory may prove a fruitful conceptual direction in understanding consumption behaviors and identity management among gay consumers, physically handicapped consumers, or overweight consumers, to name a few.

Methodological Contributions

This research also offers contributions in the methodological domain. A vast portion of published research that examines topics in consumer behavior draws upon a relatively homogeneous sample population of college students. Although this study depends on a small sample size, a previously ignored consumer population is the focus. Identifying students within adult education literacy programs and using literacy program directors as key informant contacts was a successful way to gain access to consumers with limited literacy skills. The relationships formed with literacy program directors allowed entrance and almost immediate acceptance by the informants. The literacy program directors had developed relationships with the adult learners and were trusted confidantes. Thus, when the program directors would ask the low literate consumers to speak with me, the consumers readily agreed. The use of in-depth

interviews was also successful because it allowed flexibility to clarify questions for the informants and explore unexpected topics that arose, such as the issues of an informant's personal privacy when her reading problems made it difficult to select a home pregnancy test. This approach only required the informants to read and sign the participation permission slip. The conversational-style of the interviews encouraged informants to share their personal "stories" about the impact of literacy skill deficits and literacy education on their individual lives. Further, when informants learned that no correct answers existed on the modified thematic apperception test, this realization helped make the informants feel at ease when they realized that this interview was a non-evaluative interaction.

Implications for Stakeholders

Academicians

This research provides empirical support for the notion that it may be "unwise to make general statements about consumer competence based on conventional measures of ability" (Alba 2000, p. 6). Consumers with limited literacy skills do experience problems in the marketplace because of their skill levels. However, for the most part, these adult literacy students are successful at getting their needs. Thus, we need to move away from conceptualizations that view consumers at the margins of society as victims (Alwitt and Donley 1996). We must broaden our perspective as we look at the resources various consumers segments bring into the marketplace. The notion of the low literate consumer as an active challenger provides a starting point to begin this rethinking and the coping strategies identified offer an expanded view of their potential resources.

In the conceptual domain, this research demonstrates the usefulness of Link and Phelan's (2001) conceptualization of stigma to develop a greater understanding of the marketplace behaviors and consumption activities of consumers with other stigmata. Take, for example, the stigma of childlessness (both involuntary and voluntary childlessness)¹. Many women who experience infertility engage in coping mechanisms that alter their consumption choices. Some may go to great lengths to avoid baby specific products, including restricting their social circle to

¹ Miall (1990) points out that society assumes involuntary childlessness to be a function of the woman --- either due to a psychological reason, sexual incompetence, a fertility problem, or a product of the just world belief (i.e., people

other women without children so they do not have to buy baby shower or children's birthday gifts. Others outlay significant financial resources trying to conceive a child (i.e., often involving the use of a helper – in this case an endocrinologist, fertility specialist, egg/sperm donor, surrogate, etc.) and in the process re-label themselves from being infertile to being a fertility patient. Some women negotiate their identity by choosing the adoption route while others may use deflection to highlight career achievements. Thus, it may be fruitful to conceptualize stigmatized consumers as potentially active challengers who seek out different health and social services to enact new labels. Each of these choices gives rise to different patterns of consumption and self-images.

Marketing Managers

Low literate consumers enter the marketplace with a toolkit of techniques to navigate around potentially problematic situations. The “tools” serve two primary purposes: (1) solve the consumer's problem of how to get what he or she desires, and (2) insulate the low literate consumer from repeated attacks on the consumer's feelings of self-worth. Many of the common marketing practices aid the low literate consumer: restaurant menus with pictures, price lining, brand consistency, advertising that includes visuals of distinctive packages, and helpful salespeople all assist the consumer who has limited literacy skills. However, a fuller understanding of the low literate consumer may encourage the marketing manager to make more changes in the marketing mix. If a retailer operates in a community with high rates of illiteracy, or if a product has a large following among low literate consumers, then it may be in the manager's enlightened self-interest to assist the low literate consumer (see Table 4 for managerial applications). For example, memorization is a common strategy that low literate consumers use to “solve” their problem of obtaining desired goods and services. Practitioners should be mindful of the ways consumers memorize store layouts and product information when deciding how to reset store shelves and rearrange merchandise. Perhaps changing the retail space should be more gradual in nature and allow time for consumer learning. Retailers who service a large clientele of low literate consumers should probably avoid changing store layout and, if they are forced to alter the layout, they could increase sales assistance during a period of transition to maintain this very loyal consumer segment.

get what they deserve). Thus, for the purpose of this brief discussion, applicability of the extended stigma

A second category of coping strategies used to help low literate consumers solve the problem of meeting their needs in the marketplace involves practice and preplanning behaviors. A common task that low literate consumers practice prior to entering the marketplace is check writing. Store managers might offer check writing services and these services might be presented using a more positive label (e.g., “Forget your glasses? Try out check writing helpers!” or “No glasses (picture with red X over glasses). We can help!”). Additionally, many informants discussed planning their purchases prior to entering the retail environment. Businesses could help with this process by using technology to generate and print a “shopping list” complete with brand marks, pictures, and coupons for this often price-sensitive segment.

From a public policy standpoint, the constrained shopping behavior of low literate consumers is cause for concern. From a managerial perspective, these consumers offer a potential loyal consumer segment to be targeted. Building on labeling theory, these “valued” consumers might be recognized for being “smart shoppers.” To reward these loyal, smart consumers for repetitive visits and purchases, businesses may consider offering frequent buyer programs or other incentives that communicate that their patronage is valued and that their shopping skills are honed. Consumers could be entered into drawings for special merchandise based on the amount of money saved by purchasing items with differentiated pricing to “members only” (e.g., “Save \$X amount on your shopping trip today and be automatically entered into our drawing for a \$100 shopping spree!”). It is important that low literate consumers are able to receive the same loyalty benefits that consumers with greater traditional literacy skills receive; after all, the low literate consumers wants to be considered a “regular,” normal consumer. Similarly, businesses should explore the concept of instituting shopping clubs or groups where extra discounts, free products, or something as simple as offering a beverage when consumers bring a friend shopping with them.

Other coping strategies identified in this research primarily serve the function of protecting the low literate consumers feelings of self-worth. These strategies may allow consumers to obtain goods and services, but in some cases, such as in avoidance, needs go unmet and choices are severely constrained. The primary managerial implications to deal with the protective strategies focus on improved employee training to manage effectively employee-

consumer interactions and an emphasis on quality customer service. Employees could be trained to recognize those behaviors that might be a cue to a consumer having a literacy problem (e.g., a customer asks for help writing a check because “their hand hurts”). A shopping helper program may offer one way to bring consumers into more threatening service and retail encounters. Shopping helpers may be of vital importance in pharmacies to make sure that people are not endangered, but a shopping aid could be make good business sense in an area such as electronics. Given that low literate consumers want to be perceived as normal, effective labeling of these programs is essential. For example, many people are challenged by technology. Sales assistance, in the form of product comparisons, hands-on use, and demonstrations, could be positioned as help for the average consumer. Similarly, many retail environments are utilizing electronic kiosks and UPC barcode readers throughout the retail outlets. By promoting the use of the barcode reader as a “price checker,” both literate and low literate consumers can identify benefits of using the technology.

Table 4
Coping Strategies and Implications for Marketing Managers

Classification of Coping Strategies	Examples of Marketplace Behaviors	Potential Managerial Implications
<i>Problem-Solving Strategies</i>		
<i>Memorization</i>	Memorize store layouts	Simple, rarely changing store layouts; Increase sales assistance if changes are made
	Memorize words and brand marks on packages and in store displays	Use simple, consistent, easily recognized brand marks; TV advertising with clear brand marks
	Depend on stored visual cues	Use bright colors, pictures, and consistent, recognizable brand marks on product packaging; Increase use of pictures in OTC drugs

Classification of Coping Strategies	Examples of Marketplace Behaviors	Potential Managerial Implications
	Patronize restaurants where menus are visually based	Add pictures to menus; Have waitstaff show featured entrees by approaching table with a tray of sample plates
<i>Practice/Preplanning</i>	Making shopping lists	Automatically generate pictographic return shopping lists
	Practice check writing	Offer relabeled check writing service
<i>Repetitive behaviors</i>	Shop at same stores	Frequent buyer programs including gifts, discounts, and products; Valued customer label; Smart shopper label
	Habitual decision-making	Generate list of complimentary items; Increase variety seeking with store samples; In-store demonstrations; Use comparison advertising to increase evaluation stage
	Develop relationships with store personnel	Train employees to build relationships with customers; educate employees on coping strategies to help identify literacy challenged consumers
<i>Utilize Shopping Helpers</i> i.e., social network	Ask someone –family & friends for reading help	Direct marketing communications to influencers on the consumer such as family and friends
	Ask someone in support network to shop for you	Sponsor “Family & Friends” shopping program; Offer “freebie” to those shopping with someone else
	Ask strangers in the marketplace	

Classification of Coping Strategies	Examples of Marketplace Behaviors	Potential Managerial Implications
<i>Protection from Assaults on Self-Esteem & Feelings of Self-Worth</i>		
<i>Non-disclosure</i> (by omission & by deception)	Order same things at restaurants as others do	Train waitstaff to suggest specials
	Use pictures on menus	Include pictures in marketing communication vehicles
	Use alibi for non-reading such as forgetting glasses or needing to take information home to “think about it”	Announce store specials over intercom system
<i>Deflection</i>	Draw attention to other skills	Train employees on preferred methods of interactions
<i>Avoidance</i>	Avoid unknown “formal” marketplace environments	Develop telemarketing programs; Institute incentives for consumer referrals; Institute shopping helpers
	Do without	Institute shopping helpers

Public Policy Makers and Consumers with Low Literacy

The findings of this research suggest that more work needs to be done to discover appropriate methods to motivate low literate consumers to improve their literacy skills and expand their marketplace choices. Since a vast majority of consumers with limited literacy skills do not perceive themselves to have problems in the marketplace, due in part to the successful use of the coping strategies identified through this research, public policy makers should focus attention on methods to overcome the obstacles of getting people to sign up for literacy programs. Obviously, literacy educational programs offer skills in literacy. But perhaps an equally important benefit that literacy programs offer is a positive identity. Adult learners in literacy programs actively re-label themselves as people of value who are bettering themselves

and they generally receive positive social reactions. This access to a positive identity may potentially have appeal to those people who are not seeking help for their low literacy skills.

Perhaps the largest opportunity for public policy makers, however, involves the potential to empower low literate adult learners to challenge the entrenched stereotypes and become more critical consumers (Denzin 2001; Murray and Ozanne 1991; Sandlin 2000). Much work needs to be accomplished in this area. As Sandlin (2000) points out, many of the consumer educational materials used in adult education and literacy programs perpetuate the stereotype of low literate consumers as being half-witted and out of control. The majority of consumer education lessons reviewed ignored the experiences and marketplace knowledge of the adult learners and assumed that low literate consumers did not understand that income is used to pay expenses and that some product brands are cheaper than others. Other themes identified by Sandlin (2000) include low literate consumers being unable to control their spending, universal access to goods and services, and willingness of business to help consumers solve credit problems. Similarly, while working with the various literacy program directors was incredibly beneficial in obtaining access to informants, I also learned some of the assumptions held by the program directors, such as “these people have terrible problems because they cannot read well.” Perhaps a change in the orientation of the literacy programs is in order. Policy makers could encourage the development of literacy programs that not only provide instruction in traditional literacy skills but also in the coordination of the resources that the adult learners already possess with their newly acquired skills. As an example, programs could practice literacy skills in some of the retail and product domains that low literacy consumers often avoid (e.g., banking). They could incorporate the coping strategies adult learners possess and help the adult learners extend them to open up their choices within the marketplace to include previously avoided products and outlets. One way this might be incorporated could be a “scavenger hunt” assignment where two adult low literates shop together for items on a predetermined shopping list. The stronger student is empowered by their ability to help another and the weaker reader gets help reading in an important social context from someone who is supportive and sensitive to the challenges. Further, connections between traditional literacy skills, coping strategies and knowledge of the marketing environment, including Friestad and Wright’s (1994) concept of persuasion knowledge, which looks at, in part, how consumers cope with other people’s attempts to persuade them, would be beneficial. Each of these changes in the approaches to literacy policy development reinforces the

critical consumer perspective and helps adult learners challenge the stigma by re-labeling themselves as active, involved consumers.

Limitations of the Research

An interpretive research methodology was deemed appropriate for low literate consumers and meeting the primary objectives of the research. The in-depth interview method was particularly well suited to the sample and issues under study. All of the normal limitations associated with the qualitative method of in-depth interviews, such as a relatively small sample size and tentative generalizations, can be said about this research.

If I had known at the outset what I know now, I would make changes to the structure of the interview protocol. For example, the supposition entering the data collection phase that low literate consumers routinely experience “problems” in getting their marketplace needs met did influence the wording of several questions in the protocol. However, since the various coping strategies utilized by low literate adults often serve as surrogate literacy skills, many of the informants experience some level of marketplace success. Subsequent studies need to finesse the phrasing of such questions in order to pinpoint when surrogate literacy skills fail and when problems manifest for the low literate consumers. Rather than ask informants to describe generally a problem they encountered in the marketplace, I would ask about the purchases they make and how they arrived at the product decision. Then, I would follow-up questions to explore how often the specific coping strategy is depended upon and if they ever were unable to use the strategy. Basically, I would alter the question perspective from the negative (i.e., problem encountered) to the positive (i.e., successful attempts) and then ask for other examples of using the specified coping strategy.

Another area for improvement in the interview protocol involves the method of introducing the modified thematic apperception tests. While many insightful findings resulted from this portion of the interviews, the modified-TAT often resulted in confusion for the informants, as they became “caught up” in trying to provide a “correct” answer. In the initial interviews I struggled with how to respond to informants when they asked if they answered correctly. As the interviews progressed, it became much easier to introduce the modified-TAT and respond to the informants’ questions about it because I slightly altered the manner in which I introduced the task by describing it as an ice breaker to allow us to get used to speaking with one

another. The last recommended change to the interview protocol necessitates moving the “checklist of coping behaviors” to an earlier portion of the interview and modifying slightly the manner in which these behaviors are explored with the informants. As an illustration, rather than ask informants if they ever memorized product information, I would now ask them to “Tell me about a time when you relied on your memory in the grocery store.” This change would improve the quality of data generated because several informants were unable to categorize their coping strategies but they could describe their actions. That is, I would ask if they ever did without a product and they would answer, “No” but a few minutes later they described doing without products because they could not read some of the product information.

Since the majority of informants (21 out of 22) had some type of “formal” relationship with an adult literacy improvement agency, one must question if additional coping strategies are utilized by other low literate adults who *do not* seek literacy assistance. That is, do the seven broadly identified categories of coping behaviors capture the spectrum of behaviors actually utilized by low literate consumers? Are people who do not seek help somehow different than those people who do seek help? The interviews did span marketplace experiences both before and during the informants contact with the literacy program, so one can make some educated guesses. I would conjecture that people not seeking help probably employ many of the same strategies to get their daily needs met: memorization, repetitive behavior, practice and preplanning, shopping aids, and avoidance. However, they may label themselves differently. It requires a great deal of self-confidence to reveal to strangers that one has serious literacy challenges and enter a literacy program. Given the negative primary schooling associations that existed for many of the informants, this adult educational experience is threatening. Thus, people may construct labels that protect themselves from engaging in this threatening realm. People who do not seek help may see themselves as “too old to learn.” Or, they may be in co-dependent relationships in which their partner uses their low literacy skills to exert power over them, as was the case with three of the women before they entered the literacy program. Alternatively, they may have strong social support and better coping strategies and do not perceive the need to improve their skills. Since this study did not examine people outside of adult literacy centers, I can only offer these conjectures.

Another limitation of the research concerns the relationship between various marketing mix variables that hinder and/or facilitate the utilization of the coping strategies. The research findings suggest preliminary ideas regarding these relationships but additional work is necessary to more fully understand the impact of various marketing messages and techniques, including the use of persuasive attempts in both communications and direct selling situations.

Future Research Directions

While the current research identifies seven categories of coping strategies and patterns of behaviors drawn upon by the low literate consumer, additional research is needed to explore the existence of additional categories of coping behaviors that either (1) help low literate consumers solve their marketplace dilemmas; or (2) protect the consumers' feelings of self-worth. It is important to explore the relevance and applicability of the coping strategy classification framework developed through this research across various populations and stigmata. Thus, one possible path future research may take involves exploring similar questions across different geographical regions. For example, do the coping strategy classifications hold up when informants live in more urban, versus rural, areas? In urban areas, greater access exists to mass transportation so low literate consumers have the potential to expand their retail selection. Does geography or other demographic factors alter the presence of these coping categories? Consumers in the perceived slower-paced, friendlier, more accepting southern region of the country may routinely ask for shopping help because it is part of the southern way of life; as opposed to the low literate consumers in northern areas where self-sufficiency may be expected. Older consumers, for example, might find that aging liberates them from the label of low literate and instead they find it is more socially acceptable to ask for help. Furthermore, can the coping behavior framework be applied to other "stigmatized" consumer groups? A study by Baker et al. (2001) on visually impaired consumers found a heavy reliance on shopping helpers and social support networks. Perhaps future research might seek to analyze coping strategies across a number of stigmatized groups to develop a broader typology of coping behaviors.

Additionally, the proposed model of the impact of limited literacy skills in the marketplace on the consumers' self-esteem needs validation. Possible hypotheses to guide research on this front can be found in Appendix F.

Several possible avenues exist that researchers could take to explore the completeness of the framework developed here. A follow-up study is planned to explore the prevalence of the coping strategies within specific product categories such as financial services and over-the-counter pharmaceuticals. By working through the national Literacy Volunteers of America organization access to adult learners on a national basis can be achieved. Adult learners who are actively involved in the literacy movement may be better equipped to articulate strategy usage and provide additional insight into the marketplace behaviors of other low literate adults who do not seek assistance. Or, perhaps, by networking with the informants in this study as well as other adults participating in literacy education programs, introductions could be made and research relationships developed with low literate consumers who do not seek literacy assistance. Then I could ascertain whether or not fundamental differences in coping strategies occur.

Although absolute absence of literacy skills was never purported in this research, a possible extension of the research could compare the coping strategies of low literate US born adults with the strategies utilized by English as a Second Language (ESL) adult learners, many of whom are literate in their native tongue. This comparison would be interesting because many ESL students can label themselves as literate (i.e., they are just not literate in English) and they may engage in coping strategies that combat the various ethnic stigmata rather than the low literacy one. As stated in the discussion of the limitations of this research, future research could also directly explore the coping strategies with regard to persuasive marketing interactions and persuasive marketing communications. A content analysis and critical review of various marketing communication messages may also highlight specific product categories that are problematic for low literate adult consumers. Identifying messages, such as those associated with contractual arrangements or healthcare issues, could provide valuable information for public policy makers nationwide.