

## **Chapter Five**

### **Interpretation of Findings**

The purposes of this chapter are to provide an interpretation of the themes from the data discussed in the previous chapter and explore the usefulness of stigma theory as a conceptual framework for understanding the experiences of low literate consumers in a literate marketplace. The chapter begins by discussing the concept of consumer literacy, conceptually organizes the identified coping behaviors, and interprets the findings in light of stigma theory.

#### **The Concept of Consumer Literacy**

A primary goal of this research is ascertaining the relationship between traditional literacy and consumer literacy. Halatin and Taylor (1994) offer the only conceptualization of consumer literacy, which simply views the traditional concept of literacy as being the same as consumer literacy: that is, consumer literacy is the reading, writing, and arithmetic skills needed to purchase and use products and services. Thus, according to Halatin and Taylor's conceptualization, consumers with limited *traditional* literacy skills also possess limited *consumer* literacy skills. However, evidence of extremely low literate consumers being able to negotiate the marketplace and obtain goods and services for personal and family use suggests that the concept of consumer literacy needs further examination and expansion (Adkins and Ozanne 1997, 1998; Viswanathan, Harris, and Ritson 1998).

Fingeret and Drennon (1997) suggest that three views of literacy exist. First, the prevailing and simplistic approach to literacy continues to focus directly on reading and specific skill sets that can be applied across situations. Thus, a literate person possesses or is the repository of a set of technical skills (e.g., Paulo Freire's banking approach to knowledge (as cited in Sandlin (2000)). Halatin and Taylor's approach (1994) that views consumer literacy as reading, writing, and mathematical skills, is consistent with this approach. The second view of literacy, which is also fairly simplistic, is that literacy is a task; literate people can read signs, follow bus schedules, and compare prices. Adkins and Ozanne's (1998) view that consumer literacy is the ability to accomplish marketing tasks is consistent with the task approach to literacy. Both the skill and task approaches assume literacy is transferable across multiple domains (Fingeret and Drennon 1997; Sandlin 2000). For example, I am a literate person and I would be considered literate in every domain.

Fingeret and Drennon suggest a third view of literacy that is contextual. Literacy is a socially constructed phenomenon in which the text and social context interact as people create and negotiate meanings to get their needs met (Anderson 1999; Fingeret and Drennon 1997; Jennings and Purves 1991; Sandlin 2000; Stein 1995). In other words, consumer literacy involves partly the ability and competency to find and manipulate text and numbers, but this occurs within a specific social context in which different skills, knowledge, and resources may also be needed. Thus, buying vegetables in a small local convenience market might involve the oral knowledge that the best tomatoes are delivered on Wednesday, and if you pause and have a neighborly chat with the owner, he will tell you that these sweet tomatoes are found in a bin on the ground behind the corn. In contrast, getting a loan application at a bank might require formal attire, the knowledge of current interest rates, the ability to read the loan, and skills to compare various loan offerings. Thus, merely utilizing traditional literacy skills or the competency to complete tasks in the marketplace fails to capture the social and cultural context. Consumers get their needs met by using their experiences, understanding of a social situation, or knowledge of marketing terminology, as well as traditional literacy skills. For example, Ulmer (1969) describes potential skills that low literate adults bring to bear in their interactions:

Although he may lack formal education, he has been educated by living, and he has accumulated knowledge of many years. In fact, his very lack of formal education may have cultivated shrewdness, the ability to think, and a high level of common sense (as quoted in Stauffer, Frost, and Rybolt 1978, p. 222).

The empirical findings in this study support this more dynamic view of consumer literacy. Coping strategies were identified that complement and sometimes replace traditional literacy skills and allow the low literate consumer to navigate the marketplace. Moreover, consumers enter the marketplace with practical experience, such as the structure of retail stores, norms about various interpersonal interactions, and knowledge about marketplace practices, that are marshaled to get their needs met. Thus, a broader conceptualization of consumer literacy is proposed:

Consumer literacy is the repertoire of

- 1) literate skills (i.e., prose, document, and quantitative skills—Kirsch et al. 1993);

- 2) coping skills; and
- 3) marketplace skills and knowledge across a range of buying contexts that are used to get their needs met in the marketplace.

Thus, low literate consumers are more consumer literate than one might first assume—yet they are probably not as consumer literate as say a college-educated consumer. The consumer with weaker literacy skills brings to bear a range of coping skill to complement and off set their lower literacy skills. However, rather than being well versed in a broad range of marketing contexts, the low literate consumer has a narrow breadth of exposure and, therefore, fewer marketing skills and knowledge (e.g., while a low literate consumer is familiar with lay away plans, their avoidance of certain marketing encounters also constrains their marketing knowledge (financial contracts) and skills (e.g., protocol in a fine dining setting)).

In the following section, the seven categories of coping strategies identified through the data analysis are conceptually organized. This research indicates that in many situations, low literate consumers use these coping strategies in lieu of traditional literacy skills. In other contexts, the coping behaviors work in concert with the literacy skills and marketplace knowledge possessed. These coping behaviors are best understood from the perspective of the revised conceptualization of stigma that is presented next.

### **The Stigma of Low Literacy Revisited**

In Chapter Four, data presented support the conceptualization of low literacy as a stigma according to Goffman's (1963) definition. Additionally, the findings indicate that the low literacy stigma does impact the low literate adults' self-esteem. However, several of the coping strategies do not have self-protection of self-esteem as the primary underlying motivation. Rather, in many cases, the informants are motivated to engage in a coping strategy by day-to-day, immediate, pressing needs such as obtaining food and clothing for themselves and their families.

Lazarus (1993) and his colleagues (e.g., Folkman 1984; Folkman and Lazarus 1988; Folkman, Lazarus, Dunkel-Schetter, DeLongis, and Gruen 1986) research the social psychological processes of coping with stress resulting from a multitude of medical conditions including diseases and drug abuse. They define coping as the cognitive and behavioral "efforts to manage

the specific external and/or internal demands that are appraised as taxing or exceeding the resources of the person (Folkman et al. 1986, p. 237).” Thus, according to their conceptualization, low literate consumers who are faced with demanding marketplace situations that may tax their literacy resources may engage in a variety of cognitive and behavioral strategies. Moreover, this stream of research suggests that coping strategies serve a *problem-solving function* (Lazarus 1993).

In this study, several of the coping strategies identified are behavioral tactics that help the low literate consumers solve the problems of getting their marketplace needs met: memorization, practice/preplanning, repetitive behavior, utilization of shopping helpers. These strategies either bring to bear the resources of the individual (i.e., memorizing and practicing/preplanning), reduce the demands of the environment (i.e., repetitive behavior) or employ alternative resources (i.e., shopping helpers). First, the most frequently utilized strategy involves the informants memorizing information about the marketplace environment to guide both product and outlet choices. Informants, like Chris, routinely visit shopping outlets where they “know where everything’s at (sic)” and depend on memorizing brand marks to locate specific products on the store shelves. Memorization also helps informants be more efficient in the marketplace. As Tina and Alan convey, they can choose quickly among alternatives. Second, informants also practiced various activities, such as writing checks at home, and preplanned shopping trips by using a modified shopping list or knowing exactly what they were going to purchase. Both practicing and preplanning are behavior coping strategies that utilize resources of the individual.

Third, employing repetitive behaviors, such as visiting the same store and engaging in habitual decision-making, decreases the external demands placed on the consumer. The marketplace is constrained to be a safe and familiar environment, in which the resources of the low literate consumer are adequate. In fact, strategies, such as memorization and practice/preplanning, are only possible in this contained environment and constrained task. (The coping strategy of avoidance is another way to constrain the environment to be manageable, however, avoidance also serves to protect the low literate consumer from situations that are threatening to his or her self-esteem).

Fourth, drawing upon their often considerable social network, the informants herald social resources to help solve their day-to-day consumption-related problems, such as writing

checks. Drawing on social resources is one of the few coping strategies that has the potential to expand purchase and consumption opportunities for the low literate consumer. However, most of the help from others is employed to get basic needs met.

Thus, the dominant motivation for many of the coping strategies is to get daily consumption problems solved. Yet, these coping strategies also protect the low literate consumer from potential threats to their self-esteem that result if their literacy difficulties are made public. In an attempt to reconcile the various motivations, including problem-solving and self-protection, and the desired outcomes of engaging in a coping strategy, a deeper examination of low literacy as a stigma is presented.

Based on a critical review of the volumes of research generated since Goffman's (1963) initial work on stigma, Link and Phelan (2001) derive a conceptualization of stigma from a more sociological perspective. Their conceptualization of stigma involves the convergence of five interrelated components: labeling, stereotyping, separating "us" and "them," losing status and being discriminated, and the use of power. In the context of literacy, people identify differences in educational attainment and skills and then label these differences. These labels are linked to stereotypes (e.g., the high school drop out). Then these differences justify the division of people into "us" versus "them." Even though literacy is a continuum, the social category is grossly simplified into literate and illiterate. Next, the low literate must also lose status and be discriminated against. Finally, stigma unfolds when the first four components converge in a situation in which power is used. Next, this integrative theoretical approach to looking at stigma is elaborated and used to interpret the various findings on the low literacy stigma, its impact, and the various coping mechanisms often employed to deal with the stigma.

While Goffman's research (1963) inspired a vast stream of research on stigma in a wide range of domains and from many disciplinary perspectives, researchers generally agree that the concept lacks clarity and definitions of stigma vary considerably (Ainlay, Becker, and Coleman 1986; Jones et al. 1984; Katz 1982; Link and Phelan 2000). Part of the problem is that stigma is applied to a broad range of deviations including physical (e.g., facial deformity), mental (e.g., retardation), and behavioral/moral (e.g., criminals) (Elliot, Ziegler, Altman, and Scott 1990). Perhaps the most widely employed definition is that stigma involves the possession of a discrediting mark or attribute (Ainlay, Coleman, and Becker 1986). However, in recent years,

this attribute-based approach to stigma is under attack because it foregrounds the person who possesses the discrediting mark and backgrounds the person who does the discrediting and the social context in which the discrediting arises. For example, the collection of papers in *The Dilemma of Difference* is unified in their attempt to focus on the “social interactions between those who acquire potentially discrediting conditions and the individuals with whom they interact” (1986, p. xi). Drawing on labeling theory, Link and Phelan’s conceptualization offers a number of advantages. The labeling approach emphasizes the process by which people are identified and seen as deviant (Plummer 2001). In addition, the focus on those people who do the labeling helps to make apparent that deviance is not a static notion and what counts as being different changes over time and place (Becker and Arnold 1986; Link and Phelan 2001). For example, low literacy is not a stigma in preliterate society.

As previously discussed, the differences between levels of education attained and skills developed are highly salient in the contemporary culture of the United States. Evidence that the informants in this study were identified and labeled is found in the derogatory names, such as “stupid” and “retard,” aimed at the individuals when they experienced difficulties with written material. In short, stereotypical images of low literates being stupid and unproductive citizens prevail in our culture. The informants in this study frequently spoke of being labeled and evaluated negatively based on their reading difficulties. For example, recall Eric’s painful disclosure of being dubbed a “dough-dough head” and Ginger’s frustration with being characterized as lazy. Thus, the findings in this study suggest that people with low literacy skills are labeled and then stereotyped<sup>1</sup>.

The third component theorized by Link and Phelan (2001) involves a separation between “us” and “them.” In the case of the low literacy stigma, “normal” literate adults, the presumed norm in our society, comprise the “us” group, while those people who do not have the literacy skills constitute “them.” Often times “they” are described as being the label rather than possessing the attribute (Link and Phelan 2001). An interesting letter to the editor was recently sent in which the director of the National Institute for Literacy criticized the press for the use of the dichotomous categories of literate and illiterate. He went on to make the points that (1) literacy is multidimensional and continuous; and (2) the term illiterate is “outdated and

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<sup>1</sup> See Fiske (1998) and Crocker et al. (1998) on the prevalence and availability of category-based judgments.

misleading” (Hartman 2001).. When categories are oversimplified, we are less likely to see variability and are more likely to separate people into groups who are literate and those people who are illiterate. Plumwood (1993) argues that it is easier to take advantage of groups when they are seen as all alike and discontinuously separate from oneself.

The data suggest consumers with limited literacy skills may engage in the non-disclosure coping strategies in order to avoid being singled out as one of “them.” If information regarding literacy difficulties becomes public, the informants risk being labeled; however, non-disclosure may grant a “normal” status to the individual (Matthews and Harrington 2000). Bill, Jeff, and Ginger all spoke of times they kept their literacy difficulties secret when others believed them to be “educated.” At other times, informants gave alibis such as claiming not to be able to read something due to having forgotten their eyeglasses — a common claim of more traditionally literate and normal consumers. An important coping strategy involved informants avoiding marketplace environments where a higher risk of having their reading difficulties discovered existed. For example, Tina was apprehensive about obtaining an ATM card and William avoided buying anything but absolute necessities. Once the informants’ literacy difficulties become known, the labeling may ensue, and the informants are categorized as different from other consumers. Pfuhl and Henry (1993) posit that regardless of the techniques employed to keep discrediting information undiscovered, “each effort involves an attempt to reconstruct or influence the social construction of reality” so that the individual is perceived as one of “us” rather than as one of “them” (p. 192). This distinction and separation into the “haves” and the “have nots” gives rise to the fourth component of stigma: status loss and discrimination.

Throughout the history of the modern world, privilege and status in society were reserved for those who have achieved higher educational skills. Reminiscent of earlier times when only the wealthy and privileged could afford to send their children to school, consumers with more education are frequently viewed as “higher” on the pecking order. Informants often expressed shame and loss of status when knowledge of their limited literacy skills became public. Researchers put forth the argument that the interconnectedness of labeling, stereotyping, and separating groups “linked to undesirable characteristics leads them to experience status loss and discrimination” and be disadvantaged across multiple life domains (Link and Phelan 2001, p. 371). The data provide substantiation of status loss within the marketplace.

As Link and Phelan (2001) point out, potential power is not enough for stigma to exist; the power must be exercised. All of the informants in the study had friends and family members who were aware of their low literacy skills yet treated them with compassion and respect. For example, when Bill's wife learned of Bill's literacy difficulties, she encouraged and supported his quest for literacy. Marketplace environments where informants felt well treated and welcomed received strong preference in outlet choice. Friendly salespeople, perhaps someone the informant knows, and extra consumer benefits, including lay-away plans and computerized check writing, tip the scale in favor of large discount chains such as Wal-Mart, while fancier places where the salespeople "have an attitude" are avoided.

This disrespectful "attitude" is hardly new. Historically, those individuals with social, economic, and political power have attempted to stifle the voices of the "unskilled" and "under-educated." For example, literacy tests were often employed in southern states to prevent blacks and poor whites from exercising their right to vote. This practice was outlawed with passage of the Voting Rights Act of 1965.

The low literate consumer experienced people exercising power and the loss of status both within and outside of the home. As discussed in the previous chapter, three of the women who were divorced suggested that their ex-spouses used their low literacy to exercise undue control over the women. Similarly, store employees and strangers possess the potential power to denigrate consumers who have literacy skill deficits and sometimes exercise this power. For example, whispering to ask for assistance in the marketplace often resulted in public status degradation; thus, this strategy was rarely repeated. Jeff explains that once store employees find out you have problems reading, many try to "take advantage of you" and give you disparate treatment. Being cheated in the marketplace seems to occur because some employees believed they could get away with this behavior when the consumer is low literate, as was the case when Heather confronted the cashier who short-changed her mother. While the data support the occurrence of status loss within the marketplace, the data also suggest another category of coping strategies that work to counteract the effects of status degradation. Deflection strategies allow informants to reassert the skills and abilities they do possess such as the Alan's ability to calculate sale prices or Michael's ability to determine how much wood would be needed to build a deck.

## **The Low Literate Consumer as Active Challenger**

Goffman's (1963) notion of identity management focuses on how the victim of a stigma manages interactions with "normals." By applying Link and Phelan's (2001) framework to the stigma of low literacy and the informants in this study, a different picture emerges. The low literate consumers do not passively accept the negative evaluations thrust upon them; rather, they "artfully dodge or constructively challenge" the notion that their low literacy lessen their value as individuals (p. 378).

Daily, low literate consumers enter a marketplace brimming with textual messages armed with coping strategies that leverage the personal and social resources that they do possess, while constraining their shopping tasks and marketing environment to be manageable. The primary goal remains obtaining goods and services that satisfy their needs. Through the active use of their available resources, low literate consumers structure their marketplace interactions and create zones of comfort where their literacy difficulties are minimized. The informants also actively challenge the negative labels by deflecting attention towards possessed skills and knowledge. Recall from the previous chapter, some informants distanced themselves from responsibility for their literacy difficulties by attributing the difficulties to a learning disability or the lack of attention received in traditional school settings. Furthermore, consistent with the concept of deviance avowal, the informants seek to relabel themselves as individuals who are trying to improve their literacy skills rather than being illiterate or low literate (Darden 1993; Eberle and Robinson 1988; Pfuhl and Henry 1993).

According to Pfuhl and Henry (1993), deviance avowal is a stigma management technique whereby the stigmatize "acknowledge their condition... while simultaneously working to maintain a positive social identity and playing legitimate social roles" (p. 202). All of the informants in the study were in adult literacy programs and, with varying success, were improving their literacy skills. As informants' literacy skills developed, many of the informants start sharing, even with strangers, that they have literacy difficulties and are students in a literacy program (e.g., when requesting assistance from sales people or other shoppers). This apparent reversal from keeping their low literacy hidden to sharing it with strangers can be explained by labeling theory. For example, William describes the assistance he receives from the cashier at a store he frequently patronizes:

They know me. They really know me. And I go up ... the girl at the cashier will write out the check for me and I will sign it. I got a checking account. But I told her I'm with LVA. "Oh, that's good, sir. I'm glad you are learning." ...So, you make up the check and I'll sign it. And, she says, "Oh, I know." They help quite a bit.

Routinely, the low literate consumers receive social praise for their efforts to improve their literacy skills. In the United States, hard work and self-sufficiency are valued. Thus, the informants are actively relabeling themselves as someone who admits they have a problem and gets help. As literacy students, they are hardworking individuals who are seeking to improve themselves. One informant, Darrell, continues to work on his literacy skills and communicates this social capital that has come with participation in the literacy program:

...they are like, "he's getting sharper. I can tell the difference, he's getting sharper." [Interviewer: How does that make you feel?] Like I just want to just hold my chest out and say, "Yes, that's me. Yes, that's me."

### **The Relationship Between Marketplace Strategies Consumers' Self-Esteem**

As discussed in prior sections of this dissertation, a guiding premise for the research postulated that repeated exposure to stigmatization resulted in a negative impact on the low literate consumer's feelings of self-worth (Crocker, Major, and Steele 1998). While the data presented provides support for low literacy as a stigma and examples of negative evaluation by others, this research suggests that in many cases self-protection does not constitute the primary goal when low literate consumers enter the marketplace. Rather, when consumers with low literacy skills enter the marketplace environment, one of two processes becomes activated. Either the consumer views his/her literacy skills as (1) an obstacle or nuisance during the shopping process or (2) as a direct assault on their self worth.

If the first process becomes activated, low literate consumers depend on problem-solving or coping strategies, such as memorization or using repetitive behaviors, in order to navigate the marketplace environment. When the second process becomes activated, the low literate consumers draw upon strategies including non-disclosure, avoidance, and deflection, which facilitate keeping their literacy difficulties private. The effective, repeated use of the various strategies discussed earlier in this chapter, appear to increase the consumer's positive feelings of self worth. Additionally, the earlier discussion on stigma (appearing in chapter two), suggested that time since acquisition, responsibility for low literacy, and the degree of visibility and

concealability of the stigma would moderate the impact of the stigma on the individual's self-esteem. The data discussed in this chapter provide initial support for time and responsibility as moderators. The ability to conceal one's literacy difficulties becomes embedded within the chosen coping strategies. A graphical representation of the proposed relationships between the marketplace strategies utilized by low literate consumers and their self-esteem within the marketplace appears in Appendix F.

Summary. The informants in this study portray a vastly different picture than the stereotypical images of adults with limited literacy skills. By drawing upon resources including identified coping strategies, past experiences, and marketplace knowledge, they get many of their needs met. Link and Phelan's (2001) sociological conceptualization of stigma highlights the development of the various coping strategies as identity management techniques in response to the process of stigmatization. These techniques allow low literate consumers to manage the stigmatized identity, be perceived as normal consumers, and, through the process of actively challenging the illiterate label and re-labeling themselves, assert their self-worth.

In the following chapter, the implications of this research for multiple constituencies are discussed. Limitations and future directions for continued study conclude this dissertation.