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**Vulnerability and participation at the margins of the consumer society**

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**Abstract**

The aim of this paper is to increase the understanding of how Nordic low-income families get by in a society characterized by affluence but with restricted possibilities to take part of it. The findings imply that consumers with low and insecure income tend to develop different coping strategies to consumption in order to get by in their everyday life. The paper aims also to highlight the need for more interdisciplinary research on consumers who are marginalized, and emphasizes the benefits of integrating theories on consumption and welfare.

**INTRODUCTION**

The Nordic societies have during the last decades undergone significant changes. We are witnessing consumers who live in wealth, consuming luxurious products and services and buying expensive cars and lavish handbags. At the same time, we can also observe consumers who cannot afford to consume, but live a more frugal life. The opportunities to consume seem endless by just looking at the abundance of goods for sale. The fact is, however, that free choice does not always exist (e.g., Gabriel and Lang 1995). This is illustrated in the old Swedish proverb “When manna (i.e. semolina) falls from the sky, the poor has no spoon”. Some consumers are not able to take advantage of possibilities when they are offered to them; they lack the necessary resources to be able to grab the offer. Caplowitz (1963) wrote during

the 1960s that the poor pay more and shed light on the conditions that the poor had to accept as consumers in the United States. Poverty was common in the Nordic societies about 100-150 years ago, but has since then become less prevalent as the Nordic societies have developed into a welfare economy during the 20<sup>th</sup> century. What is relatively new, however, is that poverty has recently started to increase in the Nordic countries at the same time as affluence is also increasing. This growing polarization between the rich and poor is a world-wide phenomenon, even though the gaps in the Nordic countries are less than in most parts of the worlds. The most significant change concerning the distribution of income, at least in Sweden, during the recent years is, however, not between rich and poor, but the widening gap between the average income level and the poor (SCB 2003). It is a situation where some consumers live in a society characterized by consumption and affluence without being able to take part of it. They are not able to consume the goods and services which a majority of the population sees as something naturally to afford.

Considering this development, the lack of consumer research focusing on consumers living with limited resources is somewhat surprising. Little is known about how poor consumers cope in a society where consumption seems to play a more significant role in people's life. There is, however, some research in this field, mainly carried out in the US and in the UK. The aim of this paper is to increase the understanding of how low-income families in the Nordic countries get by in their everyday life. The intention is also to highlight the need for more interdisciplinary research on consumers who are marginalized, emphasizing the benefits of integrating theories on consumption and welfare.

## **THE CATWALK OF CONSUMPTION**

The possibilities to consume have changed dramatically during the last decades. An abundance of goods, Internet, new forms of credit and leasing, more intense and different forms of marketing are just a few examples of different aspects that have changed the landscape of consumption. The Western society can be seen as a consumer culture, a spinning wheel that spins faster and faster, irrespective if you are well-off or poor. Everyone is participating in the catwalk of consumption, exposed and judged based on consumption. It is through our consumption that we show our identity, who we are or who we would like to be. To not be able to afford involves social and psychological risk taking, to be perceived as deviant or poor, a stigmatisation that most people wants to avoid. Whether the basic meaning of consumption has changed from a material or functional meaning to a more symbolic one is

subject for discussion (Aldridge 2003; Edwards 2000). Aldridge (2003) questions this and means that a lot of consumer activities are still often based on functionality, for example, a car is bought as a means of transport and not merely as an expression of identity. He emphasizes that a lot of consumer activities are built on routine and rationality rather than the wish to express oneself through symbols and signs to others.

Whether or to what extent consumption can be understood as a dimension of exclusion or inclusion and in which ways consumption creates processes of marginalization in society deserves more attention in research. Research on welfare has not highlighted consumption as an important issue in studies on poverty or social exclusion. Neither has research on consumption in consumer behaviour, sociology, anthropology nor cultural studies sufficiently discussed the meaning of scarce financial resources in relation to consumption or the consumer society. Lodziak (2002) states that culture studies if anything, has misinterpreted the new consumer society when it comes to inequality. While culture studies often interprets the new consumption society as a way towards equality in that everyone can choose the style and identity they want, Lodziak emphasizes that this is not the case, but that inequalities instead creates new forms of stratification and marginalization. It needs to be recognized that consumers live under different conditions. There is a need for more research on what it means to live in an affluent consumer society having less financial resources than the majority of the consumers.

## **THEORIES ON WELFARE AND CONSUMPTION**

We believe that it would be beneficial to integrate theories on welfare with theories on consumption, something that is easier said than done. As a starting point, we would like to identify three theoretical fields dealing with poverty, welfare and consumption. The first field deals with how low-income consumers in a structural meaning are discriminated against in different ways (e.g., Allwitt and Donley 1996; Anderasen 1975; Caplovitz 1963; Hill 2002; Kempson 1996; Kempson et al. 2000). Maybe it is difficult to call this a theoretical field, it is more like a research area that focuses on market relations and has its disciplinary home in economics, marketing and sociology. The theories imply that consumers with scarce financial resources meet specific hindrances and barriers that seem to depend on the “laws of the market”. Examples of hindrances and barriers are aspects like access and price. To live in a poor area often means fewer opportunities to buy cheap and poorer conditions when it comes to credits etc. This implies that poor consumers are being ignored; they are not seen as

interesting “segments” of customers. This means that poor consumers have to play by the same rules as groups having more established financial situations including a buffer and advantageous credit conditions. The poor consumers are not able to take advantage of all the consumption-related offers that other groups frequently use, for example, special offers or bonus for purchasing large quantities. Also, actors on the market of goods and services take advantage of the poor consumers, for example by offering instalment plans or credits with high costs.

There is not one single answer as to why there have not been many studies on this issue in the Nordic countries. However, a reasonable explanation could be that poor and socially vulnerable households usually have been studied as recipients of welfare services and not as actors on a market. Financial vulnerable groups have mostly been a subject for the research of poverty and social politics, in areas of research where consumption play a major lead and have significance to whether or not a household can afford to buy a stereotyped collection of goods that represent the idea of necessary consumption. In this kind of research the social dimensions of consumption are often ignored. Within the research body of consumption, on the other hand, predominating issues like the meaning of consumption, consumption as social and communicative, seldom emphasize the situation of groups that are poor or social vulnerable (Löfgren 1996, Hohnen 2006).

The second theoretical field, theories dealing with welfare, involves concepts such as exclusion, inclusion and marginalization (e.g., Bowring 2000; Gough, Eisenschitz and McCulloch 2006; Kronauer 1998; Lister 2004). They usually have the question of inequality as a main issue. In general, the theories on welfare try to explain how the welfare of different groups is changing in response to changes on, for example, the labour market. Researchers dealing with welfare theories also focus on the relation between institutions/security systems of welfare and vulnerable groups (e.g., Pierson 2001). A main issue here is vulnerable groups and their relation to the established society.

Defining social exclusion is a difficult task. Elm Larsen (2004) argues that the concept emanates from poverty. Social exclusion is, however, something that includes more than limited material and financial resources. Elm Larsen (ibid) means that social exclusion is more multidimensional and contents a range of social problems that makes participation in significant areas in society difficult for individuals or groups. Social exclusion can, in

addition, be viewed as a dynamic process – an individual or group can be more or less excluded in different fields. In this paper we use the concepts scarcity and vulnerability. By scarcity we want to emphasize a situation characterized by a low and insecure income, not necessary beneath the poverty line. Our aim is to study a position characterized by insecurity and vulnerability. ‘Vulnerability’ can include several types of disadvantaged positions in relation to significant fields in society such as education, work, income and network. In this paper we focus on aspects that are linked to work, income and relation to the welfare state. The definition for vulnerability that is used here includes a low and insecure income and a weak position to the labour market and the social security system. To be vulnerable is not necessarily the same as being poor or unemployed; rather it refers to a situation (or a process) of having a weak and insecure position in relation to the labour market and the social security systems. Vulnerability can in this context be understood as a situation where a household find themselves exposed to a risk for poverty and exclusion. From a consumption perspective this increased risk implies a weak preparedness to the slightest changes regarding income or expenditure. Micheli (1996) use the concept ‘critical normality’, which is not the same as poverty, but rather describes limited margins and an increased risk to ‘fall into’ poverty. Micheli (1996) also stresses the dynamic dimension of this situation, it is complex containing different processes, and a change towards an even more vulnerable situation is called “downdrift” by Micheli.

The concept of *vulnerability* is used in this paper as an analytical tool to describe the circumstances of not yet having arrived at the end of the line (poverty, homelessness etc), but on being exposed to the *risk* of moving one step closer. Such steps can for example be caused by sickness, or unemployment or when unemployment benefit period determines. Youth, single parents (mothers) and immigrants are groups or categories among the citizens in the Nordic countries that to a higher degree than others are exposed to the risk of vulnerability (cf. SOU 2001, Bonke et al 2005).

The third theoretical field has been developed in disciplines such as sociology, anthropology, cultural theory, and marketing (e.g., Bauman 1998; Douglas & Isherwood 1996; Featherstone 1991; Firat and Venkatesh 1995; Slater 1997). These theories discuss consumption from several perspectives but we have in this paper mainly concentrated on two issues. One issue deals with the increased significance of consumption in society. Consumption is from this point of view seen as something that is one of the most important activities that individuals

use in order to display how they want to be understood by people in their surroundings. Bauman (1998) for example consider consumption as something more significant than work as a socioeconomic criterion (c.f. Ransome 2005). A related second issue is the symbolic meaning of consumption. For example, the issue is not merely whether a teenager should have a mobile phone or pair of sneakers, but which mobile phone brand or sneakers brand he/she should have. To view goods and services as something symbolic is of course nothing new, already Veblen (2000/1925) and Simmel (1990) discussed consumption in these terms. A new aspect discussed by the post-modern theories (e.g., Baudrillard 1998; Featherstone 1991) is that the functional or material meaning of consumption does not matter anymore. By this they mean that consumption, in the western world, no more is questions of needs and function, all that matters are symbols and wants. Some researchers (e.g., Lodziak 2002; Löfgren 1996; Miller 1998) have criticized this perspective in that they mean that the postmodern view on consumption neglects the everyday- and routine consumption. Post-modern consumer theory also suggests that consumption gives everybody the ability to choose their identity and be, or at least appear, as anybody they want to be. It might be interpreted as if consumption can take us away from the class society or inequality, a view we would like to warn against. Consumption opportunities are not offered to everyone, but limited to people having the resources. A critique of post-modern theories is that they do not treat aspects like inequality or the significance of economic resources as an important issue in the consumption society. On the contrary, they tend to consider consumption and the consumer driven society as a solution to the problems of inequality (e.g., Lodziak 2002). Even though consumption offers opportunities to consume, it needs to be recognized, that these opportunities are limited based on the resources available.

In summary, neither post-modern theories nor other theories on consumption have paid enough attention to groups that tend to be marginalized in society, groups which do not have the financial resources to be part of the consumer society to the same degree as others. An understanding of the consumer society of today requires us to deal with processes such as marginalization, exclusion and vulnerability. We argue that without these perspectives the picture of the society tends to be limited and only cover some parts of it.

## **THE WELFARE DEVELOPMENT IN THE NORDIC COUNTRIES**

In the Nordic countries, a welfare crisis originating from decreased output in the manufacturing industry in combination with high costs to maintain the welfare state

institutions, resulted in the 1990s in high unemployment rates and cuts in the social services (Abrahamsson 2001, Stjernö 2001, Bergmark & Palme 2003). This problematic period was a new experience to the welfare states, since the economic growth and the political reforms (for example, enlarging the state financed social security system in different ways) in the preceding years looked like a never-ending story. In the middle of the 1990s, the financial situation started to recover and the unemployment levels decreased. The following years showed a growing economy and positive development in the labour market. However, in the end of the 20<sup>th</sup> century it seemed as some group had fallen behind and had not been able to take part in the economic progress made. These groups consisted mainly of immigrants, youths and single parent families. They had problems in getting established on the labour market, facing more temporary and insecure forms of employment, rather often in combination with social assistance (SOU 2001).

The interpretation of how the Nordic welfare succeeded to manage the welfare crisis differs among the scholars. Some argues that the weakness of the Nordic welfare regimes became apparent with its dependency on low unemployment rates. Other point at the strength of the Nordic welfare states and that they despite the turbulence managed to secure the welfare to the majority of the citizens (Abrahamson 2001, Stjernö 2001, Bergmark & Palme 2003).

However, some groups where hit harder by the changes on the labour market and in the social security systems. Abrahamson (2001) argues that the future challenge of the Nordic welfare states is the succeeding in counteract exclusion and marginalisation regarding certain vulnerable groups:

While the “old” project of the welfare state was to abolish (income) poverty, the challenge of the “new” welfare state is to be able to integrate marginalised and excluded, and to prevent that processes of marginalisation and discrimination arise and develop. (Anderson 2001:14) My translation

In connection to discussions of unemployment, cuts in the social service system and a increasing dependency on social assistance the word poverty was more frequently used in the political, medial as well as science debates (e.g., Halleröd 1991). The meaning of poverty in this context was relative; it means that the income level has to be compared to the majority of

the citizen, and that this level is so low that you can not live a life that can be characterized by others as normal. Sweden is a country which during the 20<sup>th</sup> century developed equality in income distribution. The development of the welfare state in Sweden has almost reached the level that it is in general considered strange if you can not buy things that are taken for granted by a majority. This is comparable to Townsend's (1979:31) definition of poverty:

“...individuals, families and groups in the population can be said to be in poverty when they lack the resources necessary to obtain the type of diet, participate in the activities and have the living conditions which are customary, or at least widely encouraged or approved, in the societies to which they belong. Their resources are so seriously below those commanded by the average individual or family that they, are in effect, excluded from ordinary living patterns, customs and activities.”

In this paper we aim to ask questions about how households, which can be seen as vulnerable, experience their situation. What does it mean to live in a consumer-based society and not be able to participate in way that is considered as 'normal'? How can we understand the meaning of vulnerability and what processes of exclusion and inclusion can be identified in the consumer society?

## **METHOD AND MATERIAL**

The following analysis is based on two different studies. They both had similar focus and the method was in both studies semi-structured interviews. The first material contents of 26 interviews with 26 Swedish families with children. In addition a focus group interview was conducted with four families. All the families had in common that they have a scarce financial situation. About half of the families were single mothers with a limited establishment on the labour market (for example unemployment, part time or casual employment). The other half was immigrant families who arrived to Sweden in the end of 1980s or in the beginning of the 1990s. This means that they arrived just before the increased unemployment and have had problems integrating into the Swedish society, both regarding establishment on the labour-, housing- and education market. Also, their income levels were lower than appropriate considering their families previous education and work experience. A majority of the households were selected from the fact that they during the last ten years had received accommodation allowance. A few were selected because they had asked for

economic help from a church-based organisation and those who participated in the focus group were selected from an organization for single parents.

The second material is based on 75 interviews with Danish, Norwegian and Danish families with children. They lived in low-income neighbourhoods in Copenhagen, Oslo and Malmö. The families were chosen from the fact that they during the last ten years had received accommodation allowance. These families were selected according to income level, residence and source of income. 24 of the 75 parents are from middle class families, with two incomes. The reason for these interviews was to constitute a contrast regarding consumption patterns.

It was problematic to get access to the interviewed families. To talk about consumption in relation to money is already a moral sensitive issue in the Nordic countries and it is getting far more sensitive when it comes to a scarce financial situation. The fact that the family, by being a part of the study, is categorized as “vulnerable” can also be a reason to say no, maybe they do not see themselves as belonging to such a category. Another reason is that several of the households were recipients of means tested allowances. This is a sensitive issue and could be a reason to say no. Some could have considered it as a risk to talk to someone, even a researcher, about their financial situation, and give information that could possibly reach local or federal authorities.

### **RESTRICTING CONDITIONS AND STRATEGIES TO COPE**

The result shows structural factors that create specific conditions for low-income consumers as well as different mechanisms restricting these families consumption. Also, prevailing societal norms and codes regarding how households in general and in particular households with scarce financial resources should consume. Furthermore, the results indicate that the families interviewed used certain strategies for managing their consumption, in other words how they did cope with scarce financial resources in comparison to other groups of households in a consumer society. However, strategy is a complex and problematic concept. An alternative is to interpret the families’ actions and considerations as efforts to cope with a difficult situation, which indicates a more passive conduct or attitude. Coping is, however, different from strategy. The latter implies a more goal-oriented behavior (Pennartz and Niehof, 1999). We choose the concept coping strategy even if we think it is problematic. Strategy overemphasizes dimensions as planning and coping focuses too much on a passive behavior.

Even a household in a vulnerable situation can be a very active consumer. The processes that we try to understand are too complex to be included in one concept and it seems like we, as so many others, were captured in the field between agency and structure.

### **Structural factors**

There are certain structural factors that create specific conditions for low-income consumers. The results indicate that the interviewed household's position on the labor, housing and education markets, as well as their possibility to have access to the welfare security system, is crucial for their possibilities as consumers. A marginalized or excluded position in these fields tends to hinder and raise barriers for consumption. For example, unemployment can be seen as a marginalized position in the labor market that also hinders consumption. It is therefore of importance to study the mechanisms in the field of consumption as interrelated to those which create processes of inclusion or exclusion in other fields. The study shows for example how unemployment or overdebtiness (which is rather usual among low-income households) exclude some families from signing contracts or credit arrangements.

### **Mechanisms restricting consumption**

The field of consumption has also its own mechanisms that create various possibilities for different groups. The study shows that households with scarce financial resources mainly face three mechanisms that in different ways restrict their possibilities as consumers. First of all, there are mechanisms excluding households with scarce financial resources from different types of consumption. These mechanisms rule the possibilities of admission. If you do not have certain qualifications, for example, if you are unemployed, you are not allowed access to different types of contracts and credit arrangements. Second, there are mechanisms making consumption more difficult for households with scarce financial resources. These mechanisms govern access to certain kinds of consumption. The possibility of buying goods or services at lower prices can be more difficult if, for example, households do not have access to a car or the Internet.

One example of hindrances and barriers that makes consumption difficult is the supply of goods in the neighborhood. In Avedøre Stationsby (the Danish neighborhood), the selection of stores is limited. Those living in the area are forced to go to other neighbourhoods to meet the needs of consumption, which makes the consumption more expensive. There is one grocer's store which several among the interviewed are critical of; they said for example that

they could not be sure to find usual staple commodities. It is interesting to note that there seems to be an establishment of new stores in areas around Avedöre Stationsby. While the supply is increasing in some areas the opposite is the case in Avedöre Stationsby:

Avedöre Stationsby is just like dried up soil – nothing can grow there. We shop in Friheten or Bröndby Strand.

Do you know what, here lives – yes we were surprised when we read it in a folder that came in our mailbox here in Avedöre Stationsby – here lives as many people here as in Sorö (another area with a different socioeconomic composition). Could you see that in front of you: Sorö with just one Netto (the store in Avedöre Stationsby), but that is what is like here.

The defective supply of goods and is, according to the interviewed, due to that the stores do not make enough profit or that is simply does not make even. One aspect that became explicit regarding the spatial access is the significance of the local supply. Several households, as well describe in detail the problems that arise when a store is closed and a new is established. It could be aspects like higher prices or a more limited supply in the new store which maybe results in trips to other areas in order to shop for reasonable prices. Without access to a car changes like this became considerable regarding money as well as time.

The third mechanism has to do with price. Households with scarce financial resources often have no buffer that they can use in their consumption to save money. Therefore, their consumption is often more expensive than that of other households in that they cannot take advantage of quantity discount, sales, good quality (for example clothes, shoes and goods of better durability) and are often forced to make expensive credit arrangements when buying durable goods.

### **Dominating norms**

Another issue related to norms and codes in the field of consumption is the dominating societal perceptions of how households in general, and those with scarce financial resources in particular, should consume. This has to do with how to be rational and economical (e.g., Aléx 2003; Horowitz 1985; Löfgren 1996). But it has also to do with being an active consumer of goods and services in order to be like everybody else and not deviate (e.g., Dellgran & Karlsson 2001). An informant expressed:

They have been given to me or I have bought them second hand. The sofa I have, it is very torn, yes, it looks like hell. You do not really dare to invite people spontaneously. I feel embarrassed if I should invite my neighbours over for a cup of coffee. The society has become much more... that you are judged or greeted based on income. If you have an income which is below, yes, if you are poor, then you have to fight much more to show who you really are if you are poor. And it is therefore you do not want to invite anybody when you do not have it nice-looking. If you see what I mean, you do not want to show... even though I am a good person after all.

Another example is the prevailing norms made visible regarding appearance in different situations. A single mother expressed:

And then there is entering a bank, you might not be as well dressed, you might not have the nice-looking/appropriate clothes. You have an old pair of jeans which you have had for a couple of years, still without holes and clean and everything, but still. And then you should be encountered by that 'nice' person. Just that part can probably stop a lot of people.

The households in this study talked about shame and the internal and external expectations that often lead to that they as parents experience a feeling of being trapped. On the one hand, they are supposed to be economical, rational and not buy anything that could be understood as unnecessary. On the other hand, they are supposed to have a consumer pattern so that their children can have the same goods as their peers and take part in activities arranged by schools or pre-schools or in their leisure time. Demands and expectations to consume as 'ordinary' families do can be perceived in different ways, one way is to see it as reasonable and as a consumption pattern worth striving for. A single mother expressed:

I have this principle; it shall not be possible to see that my children have a single mother. If you walk through the house you will not find anything that is cheap in their room... What you see when you look at the drier is fashion clothes, there is Timberland... these are clothes that I have chosen because I am single. I can't resist it, it has been a lifestyle and something that I spend a lot of money on. I have a little bit of a fixation with clothes. I don't buy at sales, I mean of course I do but I do not look active for it because I do not like to stand in queues and crowds. I can see that this is like that when I pass the shops. I do not buy at Bilka (*a low-price store*), maybe I should with my financial situation, but I have chosen to say... we do not travel, I do not smoke, we do not have a car and I do not own a house. I rather use the money to more expensive things for my children.

Another way to view demands regarding for example branded clothes is to see it as a problem and as something that intrudes and disturb parents with a low income trying to manage these demands by talk to their children about limited recourses. A mother expressed:

... this trend that I suffer from, it is not just me that suffers, a lot of mothers do. The children want things with certain logos, it is not just enough that things fit them, it has to be certain brands. Sneakers have to have a certain brand otherwise he does not want them. It is a problem in our neighbourhood. I try working it out by explaining to him that we can't afford it. I am lucky, sometimes my daughters help me to buy nice things for him, but there are many that can't manage that.

These external expectations can be perceived as paradoxical. There seems to be a tension between the idea of the 'decent' poor and the participating consumer. The vulnerable consumer is expected to conduct according to both types. The decent poor is rational, restrained and do not buy anything unless it is necessary. The participating consumer is the parent that from time to time allows themselves and the children something unneeded, just because the children or the parent wants it. The participating consumer tries to follow trends and keeping up with what is considered as a normal consumption pattern. The participating consumer is fuelled by the opportunities that are offered in the field of consumption, different kinds of (expensive) credit arrangements opens up for items like DVD-player, flat-screen TV and branded clothes. The field of consumption appears as open and inviting in contrast with fields such as work and education that for groups and individual in vulnerable positions be experienced as closed and harder to enter.

### **Coping strategies to consumption**

The families interviewed used different coping strategies to handle the needs of basic necessities and at the same time attempting to keep up with social necessities, being able to consume like everybody else. The strategies should not be seen as a description of how the families managed their consumption, instead they should be considered ideal types (Weber 1977) in order to categorize a complex picture of different actions.

The first coping strategy, *compensation*, consists of using consumption as a compensation for a situation characterized by scarcity and privation. The parents talked about their children as

innocent victims of the bad financial situation and that the children should be sheltered as much as possible from the financial difficulties.

Maybe you buy them the little extra that you actually can't afford, because you feel that it is not their fault that the situation is like it is. Sometimes I can feel that I buy things to the children that are too expensive in relation to my income because I know that they can never get as much as their friends. And also because you see yourself as insufficient, you want to compensate for it.

The parents bought their children branded clothes, toys and TV- and computer games or let their children attend the cinema or McDonalds etc. These are things that do not fit into their budget, and the parents had to cut down on something else for themselves that they see as a basic necessity, for example, the dentist or home insurance. Another way was to buy goods on instalment rather than paying for it all at once. In general, the parents did not see the goods or activities they compensated their children with, as luxuries. Instead, it was regarded more as a question of the children having the opportunities to have or do the same things as other children.

If compensation is a coping strategy directed towards the children in the family, the second one, *keeping up the facade*, is concerned with covering up a scarce financial situation from those close to the family such as peers, staff in school etc. Besides buying goods and activities, as mentioned above, this strategy can also include arrangements in schools or pre-schools etc. that parents have to pay for, such as school-trips. The parents wanted their children to take part in these activities and the children were important for representing the family to the "outside" world. A mother said:

Sure, I feel the pressure to maintain a certain standard, mostly because I have children. That is very explicit with things like a computer and a mobile phone and everything like that. I really feel the pressure. I bought a mobile phone, I rarely use it, it is expensive to use. But it is incredible important that you have things like that. To be like everybody else, I really feel that.

The parents did not seem to run the same risk to be pointed out as deviant or poor. They described the children and the teenagers as being more exposed to social judgement in relation to consumption. The parents also expressed concerns for being judged by other people in that scarce financial resources sometimes is associated with bad parenthood.

The third coping strategy, *privation*, includes being without goods and activities that everybody else seems to have or do. Privation entails being extremely economical, to have a carefully calculated shopping list which is often the same week after week. Privation also involves buying second-hand clothes, mending clothes and using hand-me-downs. This disposition might indicate that a family can save a small sum of money to cover unforeseen expenses. Privation also means that the family expose themselves to the risk of being seen as poor and deviant. A single mother expressed:

... because I never buy anything. If I had been such a person who had lived a normal life like most people do, I think it would have been very difficult. But I do not think like that, I always think economically. I get by because I save and scrape, otherwise I had not managed, I don't think. Because I have three children and I am single. A lot of things get suffers...

Several parents talked about how they tried to keep their children outside the discussions about money, to protect their children from the scarce situation so they do not need to worry. But this protecting strategy often seemed to be in vain. The children and teenagers seemed to be aware of the situation. Instead of just asking for things for themselves they asked if the parent(s) could afford, for example, renting a movie on a Friday evening.

The fourth coping strategy, *acute solutions*, is about not paying or buying anything before it is absolutely necessary. This last minute strategy is a way to control money, to have it in the purse or in the bank as long as possible, or not paying for something without a specific reason. It often tends to be more expensive since it does not allow planning of purchases including possibilities to take advantage of opportunities. This should be seen in the light of that these families seldom have an economical buffer and that they do not only have low but also an insecure income. If they receive social assistance, they can not be sure of how much money they will get next time. Several families said that they have to choose between which bills to pay, since they can not afford them all. To pay bills were moments of worries: should there be enough money or how much money will there be left when the bills are paid. A mother talked about the current bills:

No, it is very difficult. It is so bad that I put the envelope with the bills on the desk a few days before they have to be paid. Then I go around this table two or three days before I can manage to sit down and start with it. I get pain in my stomach when I shall add the sums of the bills. I have to look at them a few days before I have the guts to deal with them, it is too bad.

The fifth coping strategy, *avoidance*, is linked to the second one that involved trying to cover up the financial scarcity by buying goods that the parents see as social necessities. However, it means covering up in another way; to avoid situations where either the children or the parents (or both) can appear as poor or deviant. This can mean saying no to invitations such as birthday parties when there is no money to buy a present or, avoiding to invite people over. One single mother expressed:

The social life suffers when there is a lack of money. I can not invite people over coffee or dinner, for example. I do not want to reveal my situation to other people. You feel a sort of shame.

Another mother expressed the difficulties involved when going on a school trip:

He is 13 years old. Now he probably starts to become aware of... yes there are more pupils in the class who have single mothers, so they probably talk... but of course he sometimes becomes sad when he can not get things like the others, cool shoes or go to camps or such things like the others do. There will also be less (money) for him to bring than the others if they are going on a school trip.

Another example mentioned was to report the child as sick when there was a school trip that the parents could not afford to pay for.

These five coping strategies can be something that families in general use from time to time or in a temporary financial downswing. However, in regard to the families in this study, it is more of a permanent situation. The financial scarcity has been going on for a long time, for most of the families at least eight to ten years. These coping strategies are not exceptions for the interviewed families; on the contrary it is something that characterizes their everyday life.

### **Controlling consumption**

The household that represents the middle-class differ from the vulnerable in several ways. When the two groups describe their relation to consumption the feeling of control seems to be important. When the vulnerable stressed the lack of control regarding what to consume, the middle-class describes self-confidence and ability and competence to choose. The vulnerable seems to experience certain goods and activities as social necessities as they “ought to” consume. These items and activities can also be described as signs of participation. The middle-class families are already secure in their inclusion through participation in other fields

such as work. The lack of inclusion in other fields indicates an increased importance to participate in the field of consumption.

Another dimension of control regards the household budget and the expenses. While the middle-class describes their purchases in terms as needless and impulsive the vulnerable describes tougher prioritizations between family members and considerations on the necessity to buy a pair of shoes or a jacket. The middle-class families have an overview of their budgetary situation but the vulnerable had more detailed control. A mother express:

I wish I didn't always have to think of how much there is left on the account when I buy something.

The need for control over the limited resources can also be interpreted as anxious to face an even more vulnerable situation. Micheli (1996) use the word "downdrift" to describe the risks that an already vulnerable situation, with the slightest push, can increase the difficulties considerably. The quote below illustrates the tension of living with limited resources and the feeling of not having control:

I just want to emphasise what you just said about always being so bloody pressed, every time I read in the newspaper that there is going to be a charge for withdrawals, you always become angry and feel, every little thing makes me feel threatened, because there are no margins. It's very irritating, I feel pursued.

## **DISCUSSION AND CONCLUSION**

It is puzzling that some consumers, in spite of a well-developed welfare state, can not afford necessities required in the society. The context of this paper is the Nordic countries, which are societies characterized with lesser gaps regarding the income levels between different groups than most parts of the world. But the gap is widening and this development has an impact on the conditions of consumption for the low-income groups. This study has pointed to three important issues regarding vulnerable consumers.

First of all, the prevailing idea of the market of goods and services as a free market, offering equal opportunities, regardless of socioeconomic position, is problematic. The study has shown an interrelationship between the field of consumption and other significant fields such as labour, housing, education markets and the welfare systems. There are credit arrangements that give low-income groups access to more expensive and durable goods, but on the whole

there seems to be a lot of barriers. Lack of access and too high price make the consumption more difficult for households with scarce financial resources. The ideal consumer is the one who either has a high income or lives in a household with two salaries. He/she has a car, own their home, and have a buffer to meet unforeseen expenses, as well as purchase bargains when the opportunity occurs. The families in this study are not ideal consumers, but they have to act in a market of goods and services that seems to favour the ideal consumer. The processes of marginalization that function in the fields of labour market and welfare systems are linked to the processes in the field of consumption. In addition, there are certain demands of how families with a low and insecure income should behave as consumers. They are supposed to be even more rational and long-term planning, something that is difficult when the conditions on the market of goods and services seem to be disadvantageous to these consumers.

Secondly, there is the gap between material and social necessities. If we assume that households with a median income set the standard for what is seen as social necessities, it ought to be more problematic for low-income households to manage the gap in times when inequality in incomes increases. In this study, we have found that the households struggle to consume the material necessities and to some point keep up with the social ones. The income gap in Sweden between the median and the low-income families with children has increased between 1993 and 2001 (SCB 2003). The question is if the gap between material and social necessities has also increased. If the gap continues to increase in the future, it will be more difficult for some households to manage the gap. For example, it can lead to an increase in debts if low-income households have to use more and more credit-arrangements to keep up with the standard for social necessities. Another possibility is that the households cut down on what is seen as material necessities.

As an example of the widening gap is an ongoing Swedish debate about using the Internet as tool for communication between school and parents. Some school no longer use papers but all information and communication goes through e-mail or websites. There is an ecological edge in this discussion, promoting the paper-free society. However, all families do not, of economical reason, have a computer with the Internet in their home. When these families apply for financial help at the social services they are rejected on grounds that computer with the Internet is not included in the federal norm of social assistance that constitutes a reasonable standard of living. The coordination between two significant institutions in the Swedish welfare state, social services and the public school, seems thus to be insufficient.

The third issue concerns the children, but also the parents. In this study the children have been discussed as victims but also as being given high priority by their parents. Of course, it can be tough to grow up in a family with scarce financial resources, but parents do at the same time shelter their children against scarcity. In the study, some parents even talked about their children almost as if they were princes and princesses. Another possible interpretation is that the parents are the real victims, not allowing themselves to consume, but making sacrifices in their basic consumption for their children's symbolic consumption.

Future research need to take a closer look at what is really going on inside vulnerable families when it comes to consumption and what ways a scarce financial situation influences the interaction between the family members regarding to consumption. There is also a need to develop a broader theoretical framework when it comes to understand different groups' position in and relation to the consumer society. It is important to highlight questions about inequality and different access to goods and services. We therefore stress the need for more interdisciplinary research on consumption and welfare. This highlights the importance of identifying and studying the forms of exclusion and inclusion which the consumer society creates. If the Western societies are considered as societies driven by consumption, then there are presumably new forms of processes that create differentiation and stratification. There exist a considerable bulk of knowledge regarding exclusion and inclusion in relation to the labour market and the welfare state; it is now time to direct the searchlight towards the consumer society. However, we need to develop new theoretical tools and concepts to get a deeper understanding of how those mechanisms works in the consumer society.

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