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The Low Literate Consumer

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Almost half of all consumers read below a sixth-grade level, yet we know little about how these consumers get their needs met in the marketplace. The goal of this qualitative study was to examine the intersection of literacy skills and consumption activities and identify the coping strategies that low literate consumers employ. Those informants who could challenge the stigma of low literacy and employ a range of coping skills were better able to get their needs met. Thus, consumer literacy is conceptualized as a social practice that includes reading and writing skills but also involves the ability to manage one's identity and leverage personal, situational, and social coping skills.

More than one-fifth of the adult population in the United States is classified as *functionally illiterate*, possessing skills below a fourth-grade level in reading, interpreting, and comprehending prose, documents, or simple mathematical functions. This estimate includes approximately 11 million adults for whom English is their second language. Another 34% of the adult population is *marginally literate* (Kirsch et al. 1993). Unlike the functionally illiterate consumers, marginally literate consumers are able to find information in texts and make simple inferences. The sobering results from the 1992 National Adult Literacy Survey (NALS) of 13,600 adults reveal that over half of the adult population possesses literacy skills below a sixth-grade level of equivalency (Kirsch et al. 1993). Yet, consumer researchers assume that consumers are literate, and our theories are generally developed using data from literate consumers.

How do low literate consumers get their needs met? Low literacy levels are associated with a range of negative market outcomes. Adkins and Ozanne (1998) identify problems encountered by low literate consumers ranging from choosing the wrong product to misunderstanding pricing information. Similarly, Viswanathan, Rosa, and Harris (2003) found that low literates experience difficulties with effort versus accu-

racy trade-offs when making purchase decisions. Jae and DelVecchio (2004) suggest low literate consumers experience substandard product choices because of an overdependence on peripheral cues in product advertising and packaging. Wallendorf (2001) also outlines a research agenda predicated on the assumption that low literate consumers are disadvantaged and vulnerable.

Alternatively, Sandlin (2000) envisions low literate consumers as competent adults who leverage their considerable life skills and experience, get their needs met, and critically assess and challenge the marketplace. She cites Mogelonsky's (1994) findings that consumers with less than a high school education were more likely to seek product information than college-educated consumers. Similarly, Fingeret (1982) and Sandlin (2001) report that low literate adults perceive themselves as shrewd and practical as opposed to literate consumers who only possess "book learning." These authors criticize research that treats low literate consumers as victims and argue that this approach perpetuates stereotypes and ideological biases toward the poor and undereducated.

The purpose of this study is to examine the juncture of literacy skills and marketplace activities and to discover the coping strategies employed by low literate consumers. Past research on low literacy focuses on information processing differences, but we identify a set of personal, situational, and social coping strategies used by low literates to get their needs met. First, literacy is conceptually defined, and relevant theory is introduced. Competing perspectives of the low literate consumer as a flawed decision maker or a crafty market navigator are resolved by the data; the consumers who accept the low literacy stigma are more victimized than the consumers who fight against this label. The methods used in this study are described, followed by the results.

BACKGROUND

Fingeret and Drennon (1997) articulate three views of literacy that vary in complexity. The simplest view is that

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literacy is a set of decoding and encoding skills. A literate person has a set of skills that work in any context, whether it is reading a financial statement or the directions for operating a lawn mower. A more complex view is the popular functional approach to literacy: literacy is the ability to complete specific tasks. A literate person can fill out any form, and filling out a form at the doctor's office is the same as filling out a form at home (Kirsch et al. 1993). Both of these approaches are criticized because they stress literacy as the extraction of meaning and ignore the active role played by the reader and the importance of social context in determining meaning (Fingeret and Drennon 1997).

Finally, the most complex and encompassing view describes literacy as a social practice. Literacy practices involve the active construction and negotiation of meaning from the text in a specific social setting (Sandlin 2000; Stein 1995). The reader of a text dynamically reflects upon the word as it relates to the social world. A literate person is able to act as other literate people would act in the same situation, which requires more than decoding skills and the ability to complete reading tasks, but also entails social and cultural practices (Fingeret and Drennon 1997). We adopt this broader view and seek to examine the other skills and understandings that are involved in consumer literacy. Thus, *consumer literacy* is the ability to find and manipulate text and numbers to accomplish consumption-related tasks within a specific market context in which other skills and knowledge are also employed.

As a social practice, literacy is a public act—not merely a private act of decoding and encoding. Thus, social evaluations play a role in the social practice of literacy. For example, the low literate who struggles to fill in a check in the grocery store line may fall short of social expectations for what is acceptable, suffering negative social evaluation and even stigmatization. Our theoretical understanding of the management of spoiled identities has advanced since the publication of Goffman's (1963) classic work on stigma. Goffman conceptualized a stigma as having two components: the possession of a mark or distinguishing characteristic and the negative social evaluation that sets the stigmatized individual apart from normal others. Stigmas may be physical (e.g., handicap), mental (e.g., schizophrenia), or behavioral (e.g., criminal) characteristics. Once labeled as tainted, the stigmatized individual may be stereotyped or prejudged. Since society values educational attainment, negative judgment and stigmatization of low literate individuals often occurs (Beder 1991).

Recent conceptualizations of stigma offer two significant advances (Crocker, Major, and Steele 1998). First, stigma is now conceptualized as socially constructed and dynamic (Dovidio, Major, and Crocker 2000). Second, stigma is defined as a relational term, and the perceptions of the stigmatized individual matter (Swim and Stangor 1998). The stigmatized person may accept the negative social evaluation; for example, low literates regularly feel responsible for their literacy abilities. Society expects children to read by the age of eight, and the failure to read and write is often

experienced as shame (Eberle and Robinson 1980). Shame is defined as the failure to achieve social competency and is the feeling of inferiority (Shelton 2001). Nevertheless, the possession of a stigma does not necessarily lead to negative emotions. Stigmatized individuals may accept the stigma, or they can rail against the stigma and the potentially debilitating negative social evaluation. Therefore, it is anticipated that the ability to manage the stigma of low literacy will impact the low literate consumers' market successes.

METHODOLOGY

Given the inherent problems in identifying and studying people who possess a range of literacy skills, a qualitative method of inquiry with adult literacy students was used. Initially, the first author volunteered as a tutor at an adult learning center for 12 weeks, interviewing eight students and recording field notes. Secondary data of adult learners' writings were also analyzed. The results supported the premise that low literacy was perceived to be a stigma, and an initial set of coping strategies was identified.

Emergent findings were challenged and expanded by conducting focused depth interviews and engaged observations at a state literacy conference. A judgment sample of affiliates of Literacy Volunteers of America and Laubach Literacy International was selected from a mid-Atlantic state where 20% of adults are functionally illiterate. Affiliates were contacted to develop trust between the researcher and the program directors, to generate input and refine the interview protocol, and to identify adult learners. The participating literacy programs received a modest donation for literacy materials (i.e., donations totaled \$225).

Twenty-two interviews were conducted with adults possessing varying literacy skills. The interviews ranged from 1 to 2 hr. in length. Consistent with the demographics of the local population, the majority of the informants were Caucasians (see table 1). We intentionally sought to limit the domain of inquiry and did not seek informants where English was a second language, although they warrant examination.

Previous research supports a strong relationship between low literacy and poverty (Kirsch, Jungeblut, and Campell 1992; Kirsch et al. 1993). Similarly, all of our informants lived in communities that face tremendous social and economic challenges including high rates of unemployment. Most of the informants depended upon some governmental assistance, but four participants were economically independent.

Interpretive analysis of the data collected occurred through an iterative hermeneutical approach of shifting back and forth between the data and the literature to identify a logical chain of evidence and arrive at a coherent conceptual framework. First, an intratextual analysis was conducted to understand each individual's experience. Some of the conceptual categories used included perceptions of the low literacy stigma, past and current self-esteem, identity, purchasing patterns (i.e., before and after the literacy program intervention), and coping strategies. Next, an intertextual analysis was conducted to identify emergent themes. During

TABLE 1

INFORMANT INFORMATION

| Informant ^a | Age | Marital and employment status | Entry reading level ^b | Reading level (at interview) ^c | Literacy program enrollment date | Highest grade level completed | Additional information |
|------------------------|-----|--|-------------------------------------|---|----------------------------------|--|--|
| Alan | 51 | Married; employed | 5.5 | 5.5 | Tested 1999 | 8 | Interviewed with wife Amy; did not follow through with tutoring |
| Bill | 59 | Married; retired | 2.4 | 4.0 | 1997 | 9 | Receives SSI |
| Chris | 22 | Single; lives with relatives; works odd jobs | 4.3 | 5.3 | 1999 | High school graduate | Seeking GED to improve chances of reentry to job market |
| Darrell | 43 | Single; lives with relatives | 8.5 | 9.0 | 1998 | 10 | Receives SSI |
| Eric | 34 | Single | 6.9 | 6.9 | 1998 | High school graduate | Receives SSI |
| Frank | 49 | Married; employed full-time | 0 (unable to write name or address) | 1.5 | 1995 | High school graduate | Receives SSI |
| George | 57 | Single; works odd jobs | 0 (nonreader) | 2 | 1996 | 6 | Receives SSI |
| Ginger | 41 | Divorced; previously worked as in-home caregiver | 4 | 4.2 | 1998 | 2 or 3 yr. in Singapore | Diagnosed with breast cancer; unable to work |
| Heather | 38 | Married | 3.4 | 4.2 | 1996 | 8 | Seeking GED |
| Jack | ~45 | Single; rest area attendant | Nonreader | Nonreader | 2000 | Unknown | Lives in a group home |
| Jeff | 44 | Married; "professional" volunteer | 2 | 4 | 1996 | High school graduate | Receives SSI disability due to medical condition |
| Michael | 40 | Married; self-employed | .3 (listening comprehension 5.1) | .3 | 2000 | High school graduate | Interviewed with husband "Paul" |
| Michelle | 33 | Married; employed full-time | 4.0 | 4.7 | 1988 | High school graduate; 9 weeks of college preparatory classes | Interviewed with husband "Paul" |
| Nancy | ~54 | Divorced; retired | Unknown | 2.7 | 1996 | Unknown | "Founded" state literacy adult learner group; worked at a processing plant |
| Olive | 60 | Married; housewife | Laubach level 1 | Laubach level 4 | 1998 | 8 | Interviewed with friend "Sarah" |
| Opal | 47 | Single; unemployed | Vocabulary 4.6; comprehension 3.1 | Vocabulary 6.6; comprehension 5.4 | 1994 | 6 | Interviewed with wife "Michelle" |
| Paul | 37 | Married; employed full-time | 3.6 | 4.3 | 1997 | High school graduate | Brought her adult son to the interview |
| Rebecca | 54 | Divorced; employed | Unknown | 2.0 | 1999 | 10 | Interviewed with friend "Opal" |
| Sarah | 66 | Divorced; unemployed | Vocabulary 4.1; comprehension 4.5 | Vocabulary 6.6; comprehension 6.6 | 1994 | 6 | Interviewed with friend "Opal" |
| Tammy | 21 | Single; lives with relatives; unemployed | 5.4 | 6.0 | 1999 | High school graduate; vocational school graduate | Receives SSI |
| Tina | 40 | Single; employed (three part-time jobs) | 0 (nonreader) | 5+ | 1997 | High school graduate | Receives SSI |
| William | 57 | Single | Nonreader | 1.8 | 1998 | Unknown | Was institutionalized as a child after mother's death |

NOTE.—SSI = supplemental security income; GED = general equivalency diploma.

^aInformants have been assigned pseudonyms to preserve confidentiality.

^bApproximate reading level based on literacy testing prior to entering the literacy program. Reading levels expressed in terms of grade level equivalency. For example, a reading level of 1.8 is equivalent to a first-grade, eighth-month literacy level.

^cAll interviews conducted between March and July 2000.

this phase, seemingly contradictory data played an important role in challenging the emergent interpretation. Throughout the iterative process of analysis and writing of the results, the primary data were used to (a) challenge and refine the evolving framework and (b) ensure that the findings were accurate (Thompson 1997).

STIGMA MANAGEMENT FRAMEWORK AND COPING STRATEGIES

Stigmatization impacts several aspects of consumer life. Consumers who are members of certain groups are often stigmatized based on age, race, class, religion, sexual orientation, or ethnicity. Product purchases may carry a stigma, such as those products that are sexually oriented, environmentally unfriendly, or related to illnesses. Consumption activities, such as smoking cigarettes, eating fat-laden food, or wearing unfashionable clothing, may cause consumers to fear negative social evaluation and to feel stigmatized. The existence of stigma, however, does not determine its influence in the consumption environment. In this section, we develop a stigma management framework that presents the various consumer responses to the stress of possessing a stigma. The results suggest that we must consider how the individual manages the stigma. While low literacy is a social stigma, some of the informants accepted the stigma while others fought against the stigma. The stigma management and coping strategies employed influence the consumers' success in the marketplace.

The informants are organized based on two dimensions, (1) passive versus active management of the stigma and (2) socially constrained versus unconstrained buying behavior (see fig. 1). On the left side of figure 1, three groups are found who all accept the stigma of low literacy and fear negative appraisals in the marketplace. Market interactions are potentially threatening to their self-esteem, but each group manages these threats differently. The social isolates and dependents possess a limited range of coping skills and manage market encounters by narrowing their interactions or relying on other people. The social deceivers, however, leverage considerable coping skills and are more unconstrained in their buying despite their fear of social evaluation. On the right side of figure 1, three groups challenge or reject the negative label of low literacy: the identity exchangers, the identity enhancers, and the proficient. Unburdened from the fear of social evaluation, their buying behavior expands. Moreover, skills and confidence in the market bolster and support their self-esteem. For each group of informants, coping strategies are organized by whether they altered themselves, the situation, or social others.

Stigma Acceptance and Narrow Coping Strategies

Social isolates and social dependents accepted the label of low literacy and felt shame (see fig. 1, a and b). The informants suggested that their failure to gain adequate literacy skills socially discredited them, which was experienced as making them feel "bad," "embarrassed," and

"ashamed." This shame ranged in intensity from a feeling that "I just snub off" (George) to episodes of visceral panic and even "breaking out in tears every time I told someone" (Rebecca). Informants relayed many negative labels, such as being called "stupid," "ignorant," "retarded," "dumb," "slow," or "dodo head"; Ginger shared her frustration over people assuming she chooses to have literacy problems: "Yeah. Thinking I'm lazy. I don't want to. I'll tell you, if I could do it, I'd give a million dollars. I am so independent. I'm not lazy. Something like that, I would love to scribble and write and spell. You know what I mean?"

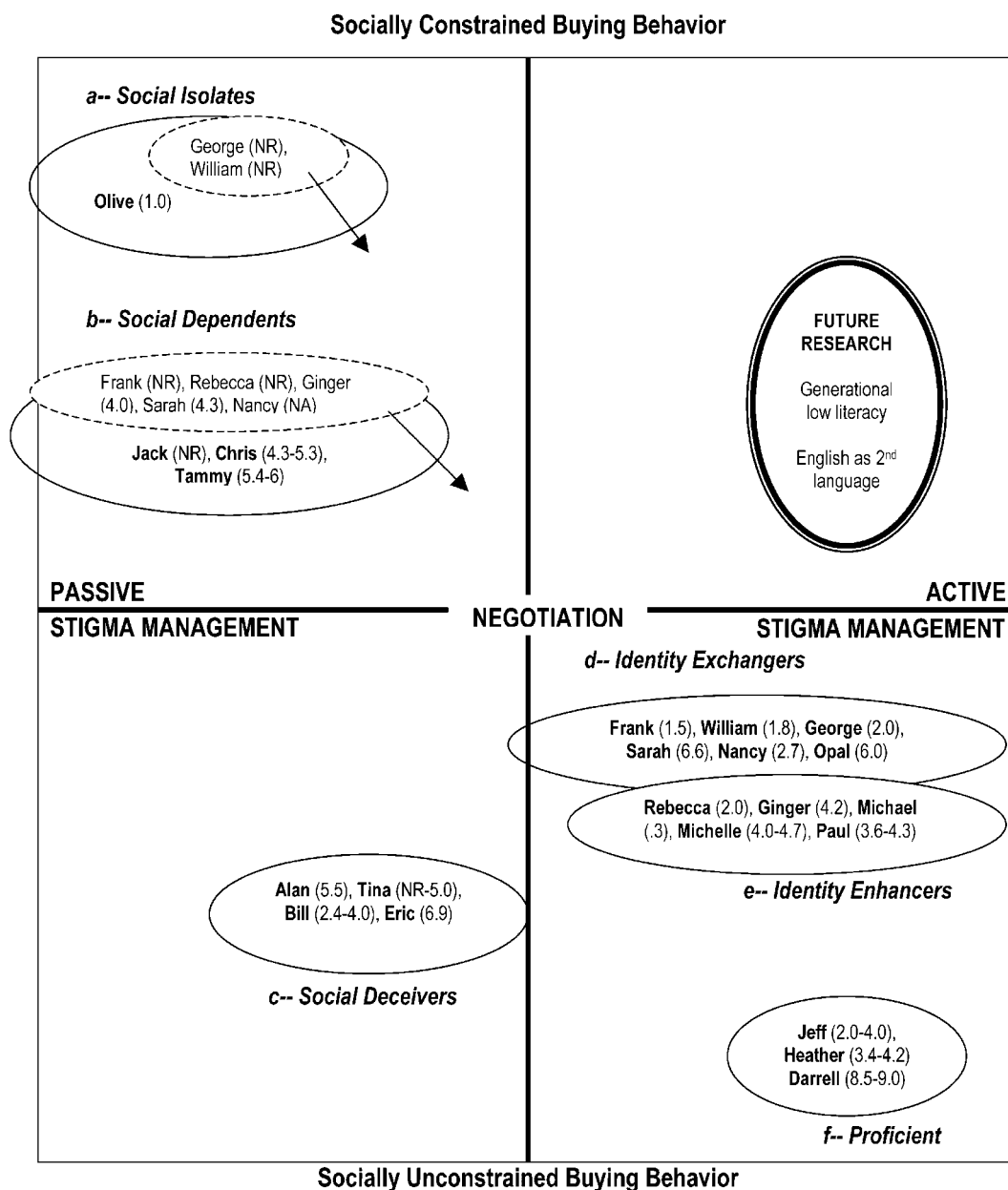
Social interactions were fraught with uncertainty and the fear that their low literacy would be exposed, leading to mistreatment. These informants fit traditional "victim" stereotypes of low literates and, of all the groups studied, these informants were the most socially constrained (see fig. 1). Nancy describes how the fear of social exposure overwhelmed and constrained her:

And they sent me to Dr. Gillespie. He stood back on that old chart. And he put it in front of me and he wanted me to read it. I couldn't read it. Man, he just yelled. He said, "Well, I'm telling you to read that." . . . He embarrassed me. And there were people out in the waiting room and he's saying that so loud. . . . (I felt) very low. I mean, everybody in there is probably thinking I'm dumb as hell. You know, because I can't read and write very well. . . . And he pulled it away from me and said, "Can you see anything on there?" And I said I couldn't. He said, "Well, you are going to have to read this to me or you can't get your glasses."

Sometimes this negative treatment is explicit and unequivocal. For example, some salespeople cheated informants when they discovered consumers' low literacy. Often social interactions are vaguely threatening, and it is unclear if their secret is exposed. "I know once at the Post Office. I went to the Post Office. So I went and asked for some help with something. And I know it was me he was talking about. I wasn't sure of really what I heard all of it, but I know they was saying something about I couldn't read very well" (Olive). These stressful encounters led informants to use coping strategies where they leveraged personal, situational, and social resources. Their general approach to purchase encounters was to restrict and minimize their social contact to avoid negative evaluations.

The Self. The informants coped by leveraging a modest set of personal skills. The prevalent methods employed were the memorization of brand names, logos, words, symbols, packaging, and store layout, and utilization of visual information (from packages and signs). When selecting a home pregnancy kit, Tammy used visual cues: "I got the best one I could. . . . It's got pictures on them." Rebecca also uses visual cues: "So I can look at the name brand of Tylenol because, I've learned name brands by watching commercials . . . and that's how I learned to do some of my shopping, through logos. . . . I can go to the store and I can find that."

FIGURE 1
STIGMA MANAGEMENT FRAMEWORK



NOTE.—When informants were able to articulate clear differences between their consumer lives before and after getting help, we recorded them twice. Names in bold indicate where the informant is currently. Thus, a number of informants were social isolates or dependents before entering a literacy program and shifted as they challenged the label, and their stigma management and social assertiveness skills grew (the arrows denote shifts). NR = nonreader; NA = not available.

Informants preplanned their purchases by using shopping lists with codes that acted as external memory aids. Because the list is private, accurate spelling is unimportant. Nancy provides an illustration: “Like, let’s say, sugar, S-U. That’s what I would call sugar. M-I, that would be milk. And then ice for ice cream. I mean flour, F-L.” Similarly, many of

these informants used the “dollar method” to manage their cash in the store. For nearly 20 yr. this technique served Rebecca well: “You have a box here that says \$.69. Count it as a dollar. You find a product that’s \$1.19. You count it as a dollar too. . . . And then if it’s like \$1.89, it would be \$2.00. \$2.99 would be \$3.00. And, just dollar everything

as you go in the store. . . . It works for me. But, I dollar everything. Then I don't have a problem . . . Do I have enough? You count money."

Informants also leverage personal skills such as manual dexterity, arithmetic aptitude, and expanding computer competency. Informants took pride in their ability to manage money. Although Frank struggles with reading, he says, "I used to have a paper route. . . . And, my dad taught [*sic*] me what the dollar means and all the money means." William proudly attests that his monetary skills make him less vulnerable: "Now one thing about me, I knew money. I could pay. I knew what money was. I didn't have no problem with money. The man told me it was \$30; I can pull out three \$10 bills, that's \$30. So that's no problem with money. My problem was with reading, the main problem. But, money and thinking, I was good at."

The Situation. Given that market encounters were daunting and uncertain, informants constrained social demands to create a zone of comfort that was manageable given their resources. External social demands were decreased by limiting shopping to a small set of retailers who were familiar (i.e., a local discount store), nonthreatening (e.g., yard sales, flea markets, buffets, restaurants with pictorial menus), or had friendly, trustworthy salespeople. Most of these informants operated on a cash-only basis and avoided check writing. Similarly, the range of products purchased was limited to familiar products. Informants would order the same thing on the menu: "But I have been known to order the same things like pasghetti [*sic*] or something like that, because it's on, you know, it's there on the menu" (Rebecca). Social situations, such as asking for help or ordering at a restaurant, were particularly stressful and were avoided because social evaluation loomed ever present. These informants could not manage the unpredictable social interaction well enough to avoid a potential confrontation. At these times, informants preferred to do without.

The most acute example was William, who had constrained his life to a small yet manageable domain. He purchased a handful of products—"thank God for Campbell's soup"—which was one of the few products that he could identify and prepare. Prior to getting help, he had eaten so many Big Macs that

me and Big Mac, we parted company. . . . My going from A and go to B, if you know what I'm trying to say, and then to C—I didn't go that far. I went from A to A. I went to work, back to my room, back to work, back to my room for 30 years, back and forth. So I didn't leave my safety zone. I built so many walls around me. . . . I went shopping for myself. I bought peanut butter, jelly, spam, a lot of sandwich meat that you make sandwiches with. But, believe me, you tired [*sic*] of that.

Heather offered insights into low literate consumers who were not seeking help. Many of her family members resemble the social dependents. The literacy problem is a family secret, and they are habitual in their retail and product pur-

chase patterns: "He's [her uncle's] used to buying Tide. And, if the store is out of Tide, and if he don't see the box—he knows what the color of the box is. But, if it's not sitting on the shelf, he'll just walk on by." Her family prefers habitual buying over variety seeking: "But my cousin, the one that's living with me, she calls Pizza Man and orders the same thing over and over!"

The Social Other. Variety existed in the informants' social resources. Referring back to figure 1, the social isolates were more socially constrained because they either lacked family or friends, or had poor relationships with them. William had no social support, George's family took advantage of him, and Olive's family was demanding and uncaring.

In contrast, the social dependents relied on their family to get many of their needs met. The quality and intent of these relationships ranged from Frank and Ginger, who had loving and encouraging support from their families, to Rebecca and Nancy, whose husbands used their dependency to control them, to Tammy and Chris, who wanted to be dependent but had family members who were encouraging independence, and finally, Jack, who lived in a group home and was learning skills to live independently. The social dependents were less constrained than the social isolates because they leveraged these social resources. These favors were generally repaid in kind through reciprocity.

When these low literates interacted with people whom they did not trust, they coped by using nondisclosure through omission and deliberate attempts to mislead or deceive. Common excuses given included visual impairment, forgetting one's glasses, hands hurting, having a headache, forgetting how to spell a number, or needing to delay. As a case in point, consider Rebecca's account of using a nondisclosure coping strategy:

Rebecca: I try to be, like, if I don't understand something, I will have someone else look over it. I have done that. And, like, if somebody is trying to get you to buy something, I always drag my feet about buying it.

Researcher: How do you drag your feet?

Rebecca: By saying, like, "I've got to go talk to my husband."

The social isolates and dependents were disempowered in the marketplace. Their limited set of social skills frequently proved insufficient, so they did without: "No, ma'am. I will not buy it. I only bought, at the time, if necessary, like food and clothing. That's the main thing. And, anything else, I didn't buy that, because you had to read" (William). Informants muddled through, making mistakes ranging from buying the wrong products, to failing to cook prepackaged food properly, to taking medications improperly. Rebecca shared stories about buying french toast sticks that were really fish sticks and signing a contract for a house without realizing that a road was going to be built next door. Similarly, Ginger describes one of her mistakes:

“So, I wanted something that, if I wear a dress, it would hold my stomach in. And, I bought the wrong color, the wrong size. I read it. I picked up the wrong one. I didn’t even like the color. And, it was something else. So, it was hard. I had to take it back because even the size was wrong.”

In summary, the social isolates and dependents are ashamed of their low literacy skills and appraised most market encounters as threatening because they lacked sufficient resources to deal with the potential of negative social evaluation. They decreased external demands by constraining their choice of products and retailers to a safe, narrow, and manageable set, or they leveraged individual resources like memorization or social resources such as getting help from a family member. When they were unable to decrease the external demands or to leverage resources, they muddled through, did without, or avoided purchases. Their buying was socially constrained, and they frequently failed to get their needs met.

Stigma Acceptance and Broad Coping Strategies

A perusal of the figure suggests that one group, the social deceivers, actively engages and manages social encounters despite their acceptance of the stigma of low literacy (see fig. 1,c). While social deceivers feel socially discredited, they were skilled at avoiding social exposure or negative evaluation. For example, Bill owned a motorcycle repair shop, taught at the vocational-technical school for 17 yr., and bought and sold property in the community—yet Bill reads at a second-grade level. Despite his success, Bill feels shame and avoids openly telling people that he is getting literacy help: “One of the things that he [Bill] did mention was that he and his wife have been married almost thirty years. They had been married about fourteen years before his wife found out that he had problems reading and writing. . . . She quickly became one of his biggest supporters in his quest for improved skills. He was very emotional. There were times when he started to cry so . . . I had to turn off the tape recorder and let him compose himself before continuing” (field notes, March 13, 2000).

While Eric and Tina spoke directly about a past situation in which they were negatively evaluated because of their reading skills, these informants were generally uncomfortable directly engaging this issue. For example, Alan preferred not to say what grade he had completed in school. The social deceivers accepted the stigma and felt ashamed, yet they were able to manage social situations and even managed the interview (see “The Social Other” below).

The Self. Like the social dependents and isolates, the social deceivers relied on skills such as memorizing and using visual cues. However, they compensated for their low literacy skills by leveraging additional personal skills. These consumers learned experientially:

Oh, yeah. Then, I started down there. I asked him to show me what do we need. So, I started out, actually washed a bike, [and] then did the detailing on them. Then I’d have to

ask him each way how he wanted it done. Then they was back to where they worked on old engines. My job was to take them all apart and wash them and put them in parts bins. . . . So, the mechanic didn’t show up, and they needed a transmission rebuilt. And they wanted to know if I knew anything about it. I told them I didn’t want to be smart with them, but I’d had enough of them apart that I sure knew what made them tick. So I put the transmission back together, then that’s what started that. And, I never went back to washing them or doing detail on them. (Bill)

The most important coping skill employed, though, was the ability to act like a literate person. Literate shoppers are self-assured, and so were these informants; “I know what I need. I go get it, and go home” (Tina). Alan provides another example when telling of a recent purchase of a weed trimmer from a home improvement store. When asked how he knew what to purchase, he replied, “Because before I go, I know what I’m after, what I’m looking for or I don’t go to the stores.”

Literate consumers have strong preferences that they state with confidence; they are discerning. These informants also assert strong preferences. Tina has retailer and brand preferences: “I like Kellogg’s myself. It’s the best cereal.” Eric compares the brand-name cereal CoCo Wheat with a similar discounted product and opts for the cheaper item; he is a value shopper. Bill is a bargain hunter who prides himself on being consumer savvy. An important part of Alan’s identity is being a discriminating shopper; he believes in a brand-quality relationship, has brand preferences, and seeks to buy the best: “It’s just like buying corn or beans or peas. There’s a quality difference there too. And, I think there’s also a quality difference in your brands of fruit that you buy. Like peaches and pears. . . . ’Cause if you get a good brand name, most of the time like for pears, they are soft, and if you get an off-brand, you get hard fruit.” They successfully manage most of their marketplace encounters, and these successes contribute to their positive self-image as competent shoppers.

This assured and critical stance is also manifest in complaining behavior over poor service, poor quality products, and market practices. Eric talked about exiting a bad service encounter: “OK, you don’t want to wait on me? I’ll go somewhere else.” Bill switched banks because he was unhappy with the way complaints were handled: “One of them I used to argue with [was] the owner’s son in the lobby. I thought that wasn’t a very good idea [to have a public complaints desk]. I thought it should [have] been behind closed doors. And they [the bank managers] would want to argue in front of everybody.” Given the personal skills of the social deceiver, they engage in social activities like complaining; this would be too stressful for the social dependents and isolates.

The Social Other. The social deceivers are able to act like literate people by compensating with their interpersonal skills: they observe others, listen carefully, and manage their

self-presentation. Even from the moment the actual interviews began, these informants actively managed their self-presentation in this new social context. Alan stressed his employment history. Bill brought in newspaper articles about himself, letters of support, and awards; he spoke first of his business and teaching career. Tina first told of working to get her commercial driving license. Eric spoke of his success at the literacy center. Each person was outgoing, socially skilled, and able to take a new social situation, such as a research interview, and use it as an opportunity to present themselves as competent, intelligent, and worthy people. They continually create an outwardly positive self-identity.

The social isolates and dependents used simple, reactive forms of deception (i.e., "I forgot my glasses"). In contrast, the social deceivers were artful, using more subtle maneuvers such as humor, flirtation, omission, or imitation. Bill taught at the vocational technical school by hiding his failure to obtain a high school degree, and he managed this deception for 17 yr. Tina was also skilled at social deception:

Oh, I was good at faking it. Oh, I'm the best faker in the world, darling. I'm a good con artist. [laughing] . . . You know, the gentleman or the lady would hand me the form and they'd say, "Could you fill this out?" And I'd say, "Well, hey, I really don't have time, but I'll give you all the information you need and if you would do it that would be terrific, I'd really appreciate it." I'd give them all the information and they'd fill it out. I signed it. I could sign my name. I could write my name. . . . I've got it down pat. I'd fake everybody out. . . . By not being able to read or write. How do you think I got as far as I am now? I mean, I'm 39 years old. . . . I did pretty good at faking people out.

The social deceivers each had a confidante, like a spouse or roommate, who helped when problems arose that needed more than social acumen (e.g., balancing a checking account).

The Situation. Given their considerable personal and interpersonal skills, the social deceivers did not constrain their product selection or retail patronage. Unlike the social dependents and isolates, they could manage new restaurant encounters.

However, part of their success was based on their ability to assess the situation to see if they had sufficient coping skills (Lazarus and Folkman 1984). These consumers avoided encounters where they were forced to perform any type of public writing tasks (e.g., filling out forms). No amount of social finesse can make one appear like a literate consumer when writing out a check; literate consumers do not struggle over numbers that must be written instantaneously: "I always bought stuff with cash, and I don't like filling them [checks] out. I mean, I just don't like messing with them. On this one, I mean a lot of people do. I think they hold up lines. Course some people are fast writin' them out. I mean not pertaining to me, because I don't fool with

them. But I don't care for checking lines which everybody fools with checks anymore. Don't misunderstand me. But some people get up there and you know, you say, people that's not real fast at writing checks out" (Alan).

Thus, the social deceivers felt socially discredited because of their low literacy, yet their market encounters were generally unconstrained due to their ability to leverage personal and social skills. Although these consumers were socially adroit, they paid a price. They accepted the stigma of low literacy and felt ashamed. Ever vigilant, they invested considerable energy in maintaining their appearance of normalcy, and they were sometimes fearful upon entering potentially demanding social encounters despite their considerable social acumen.

Stigma Negotiation and Expanding Coping Skills

The identity exchangers and identity enhancers are distinguished by their increasing ability, due in part to their participation in a literacy program, to challenge the negative stigma of low literacy. In the literacy program, both groups find people who openly share the same problem and treat each other with respect; they feel "royal," "special," "understood," "accepted," and "valued." Returning to figure 1, the identity enhancers possess greater self-esteem and social resources and skills that they leverage, and thus they are able to shop and buy with fewer constraints (see fig. 1, *e*). The identity enhancers' lives do improve, although the improvement is less dramatic than the identity exchangers. In contrast, the identity exchangers begin the literacy program emotionally or socially vulnerable (i.e., most enter the program as social dependents and social isolates—see fig. 1 and the arrows pointing from groups *a* and *b* to group *d*): William was socially isolated, George was abused as a child, Opal lacked self confidence, Nancy and Sarah were emotionally or physically abused by their husbands, and Frank was very dependent on his wife. But upon participation and acceptance into a group of adult learners, these informants' lives change as they channel their energies into a new identity: literacy seeker. The identity exchangers experience dramatic changes as they learn to challenge the stigma of low literacy, which frees them to buy with fewer constraints.

The Self. Objective changes in the adults' reading levels are slow, since most students meet with a tutor on a weekly or biweekly basis. Thus, both groups still rely on strategies that leverage personal resources, such as preplanning, memorizing, or using visual cues.

Nevertheless, change occurs for the identity exchangers because they challenge the negative illiteracy label and begin to own the label of literacy seeker. This ownership of the positive label of literacy seeker impacts their lives more than the objective changes in their reading level. Unlike the social deceiver who works to make any evidence of low literacy fall below the social radar, the identity exchanger embraces the struggle for literacy and channels this battle into a positive form of self-expression and identity. The act of changing a social liability into a social asset is a quick

and powerful transformation on their lives (Rogers and Buffalo 1974). They become people who are “pulling themselves up by their boot straps,” a quest that is valued in our society. They become active participants in various adult education programs, that is, they participate in student groups and conferences, take on leadership roles, engage in fund raising, and even talk to the community to educate and encourage new literacy recruits (e.g., speaking on a radio talk show). These activities both develop social skills as well as tap into dormant skills that were employed only within the safety of the family. As George stated, “Literacy is the key; it opens the door for me. . . . I feel like a human being.” William describes his transformation: “It’s been amazing. It made me feel good. You got more dignity. Is that the right word to use—dignity? . . . And you got more pride in yourself. You dress better. You shave more. One time, if I didn’t shave in a week, it didn’t matter. If I didn’t comb my hair in a week, it didn’t matter. Now, it matters to me. . . . Oh, yes. . . . With LVA, I am. That’s the greatest thing that ever happened.”

These identity exchangers feel pride and self-dignity, and develop a new, can-do attitude. Evidence of these changes is found in activities ranging from wearing literacy affiliation pins and displaying certificates of achievement to taking greater pride in their appearance and setting goals (e.g., getting a general equivalency diploma [GED] or learning to write checks). “When I start in the reading program and they ask me what kind of goals I want to do, and I said that I’d like to pick up my Bible, a psalm book every evening in my church from the congregation. And I did. I stand up in front of the church in front of 65 or 55 people, and read a couple verses. And the people can tell how far I’ve come” (Frank). But most fundamentally, exchangers begin to view themselves as people of value. An important part of this transformation is the construction of themselves as literate people. The signs of literacy are potent. While both possess a second-grade reading level, George purchased a typewriter and computer, and Nancy created a “library” in her home for reading and writing. They are readers of books; users of computers, maps, and dictionaries; and people who will speak out publicly.

When the identity exchangers adopt the new label of literacy seeker, the marketplace also becomes a site to enact this newfound identity. As these consumers improve their ability to negotiate the low literacy label, their marketplace interactions also expand; they openly struggle to read labels and store signs, understand warnings, look for sales in the newspaper, and even engage in creative problem solving. For example, William made careful calculations for a remodeling project, and Sarah planned and budgeted across 2 mo. to have enough money to buy groceries for a family reunion: “We have a reunion coming up. So, this month I had to allow for the food for my son that’s coming. I’ve got stuff to make spaghetti, which will go farther. I got meat. I’m gonna make meatloaf. It will go pretty far. I’m gonna make that. And, then I’m gonna make a pot of beans and make me some of those Jiffy muffins in the muffin pan for

the beans at the reunion. See? I had to sit down and figure all that out, and get it ready beforehand.”

In comparison, the identity enhancers are also cognizant of the stigma associated with low literacy, yet they begin the literacy program with higher self-esteem. Literacy is subordinate to other identity-enhancing domains, which helps them challenge the negative stigma. Ginger and Rebecca take pride in being good mothers who are competent shoppers. Ginger’s identity as a good mother is enacted and reinforced by her purchases of healthy fresh foods and the creation of balanced meals: “It’s important how they eat. It’s how they develop. The food you feed them. Certain foods, you know, that you feed them, not healthy food, they get lazy. Their minds [are] not active.”

The role expectations that women should shop and provide for their families are strong, so the women’s success in the marketplace helps build their self-esteem. Rebecca states with pride, “I always done my own shopping.” Michael and Paul, on the other hand, rely more on their wives to grocery shop, but they do use their general competency as bargain shoppers as part of their positive self-identity. Michael, Paul, and Michelle also gain self-esteem from their strong work ethic, economic independence, and successful employment history. Thus, identity enhancers use these positive identities to challenge the stigma of low literacy, and their marketplace successes reinforce these identities.

The Social Other. Despite the striking improvements in self-esteem experienced by the exchangers, people ranged in their ability to manage social situations. George was probably the least trusting informant, but participation in the literacy program was helping him to “trust people again” and be more socially assertive. Most of the identity exchangers, however, were able to seek help from strangers, and they used their affiliation with literacy programs to manage their social interactions: “I am not afraid of doing it [asking people]. . . . But now, when I stop and ask people for their help, I come out right now, and say, ‘I have a hard time reading, and I’m in the program, the reading program. Do you mind helping me?’ And they say, no, they don’t mind. And after they help me, I tell them, ‘Thank you very, very much’” (Frank). Moreover, these low literate consumers begin to develop a better understanding of how normal people behave; normal people ask salespeople for help. William, who was originally the most isolated informant, now even challenges uncooperative salespeople, and Sarah called the pharmacy to check the accuracy of medicine that had new packaging.

The identity enhancers were better able than the identity exchangers to manage social interactions. Having developed greater self-esteem and better social skills, social interactions were less threatening, and the identity enhancers were more willing to ask for help and engage in potentially stressful situations. Ginger states: “This is what I have to do for my family, and I am going to do it, and I don’t care if they look down on me or judge me.” Despite his discomfort, Michael makes himself ask for help: “But it’s hard. You can’t hardly get through life without being embarrassed.”

Ginger is more socially skilled and engages the help of neighbors and friends. Both she and Rebecca protect themselves by condemning the condemners: "To heck with everybody else!" Rebecca takes pride in her ability to shop for her family and turns to her family for help. Michael relies heavily on his wife. Michelle and Paul, who both read at a fourth-grade level, relabel themselves as slow learners and socially construct their problem as being poor spellers. Through this range of strategies, the identity enhancers actively distance themselves from the stigma of low literacy.

Both groups use a range of different approaches for managing self-esteem during social interactions. Some of the informants compensate by stressing that they are good budgeters, hard workers, good shoppers, or self-reliant people. Others make downward comparisons to people who are less fortunate and actively help others who are less fortunate: a blind neighbor, a lonely child, and low literate friends who are not getting help. Some of the informants simply ignore negative social interactions.

The Situation. In comparison to the identity exchangers, identity enhancers experience improvements on a smaller scale, given that they were already more successful at getting their needs met in the marketplace. Some of these changes are due to actual improvements in reading levels. For instance, Paul spoke with pride about successfully reading and assembling a gas grill over a 3-day period. However, other improvements were based on informants' growing self-esteem. While Ginger does not reveal the extent of her reading difficulties, she now will disclose her "spelling" problems to cashiers: "I tell them honestly. I say, 'I can't spell good, can you help me out, please?' And they say, 'OK, no problem.' They write it and I just write the amount, and I just sign the check."

Because the identity exchangers' self-esteem is improving significantly and they feel less socially vulnerable, their world becomes larger, and they are more unconstrained in their buying: "I can go shopping by myself now. I can go anywhere by myself now" (George). They become more independent, less risk averse, and more variety seeking. They begin to enter into what once were perceived as risky encounters, such as restaurants: "Olive Garden. And they had things on that menu I didn't even know how to pronounce. They had this chicken, and I thought Chicken Parmesan, or whatever. And when she came, she told me what it was, and I said, 'That's how you pronounce that.' And, I had that. It was very, very good" (Sarah).

They begin to buy and use new products and services such as unadvertised brands, caller identification, credit cards, discount cards, television sets, and sweepers requiring assembly. William was able to purchase his home: "The paperwork. . . . You're gonna love it. Paperwork! You'd think you're buying the country; they give you so much paperwork to sign. And the man said, well . . . the way I knew about it, I was renting off of my landlord, and he was going to sell the house." For the social dependents and isolates, such variety would be threatening, but for these newly confident identity exchangers, the variety is exciting. The

most remarkable example was Nancy, who had purchased mail-order catalog items using an installment plan. Her bills continued after she had paid the advertised price. She canceled her account, but she also called the attorney general's office, which filed a suit for mail fraud against the company.

Since their objective literacy skills do not change as quickly as their ability to engage the social world, constraints still exist. Many of these informants are struggling to learn to write checks, thus the identity exchangers generally use cash. Similarly, the identity enhancers use cash, except for Ginger and Michael, who will use checks and ask people for help in filling them out. And at very low levels of literacy, situations do arise that are difficult to handle, as Michael discovered when trying to buy a text-filled greeting card and opted for a card with a simple cartoon.

The identity exchangers and enhancers are better able to get their needs met than social dependents and isolates, even though informants like Chris and Tammy, who are both social dependents, have significantly higher objective literacy levels (see table 1). While not as socially assertive and skilled as the social deceivers, the identity exchangers and enhancers are freed from the low literacy stigma that burdens the social deceivers. The exchangers are beginning to see themselves as people of value due, in part, to their new ability to challenge and negotiate the label of low literacy and assert themselves socially as literacy seekers. They evaluate new situations as less threatening because their self-esteem is not at stake. Their world becomes bigger as they venture into new market experiences armed with greater confidence and a growing self-esteem. The identity enhancers start with more initial resources and positive social identities, such as being loving husbands or good mothers. The identity enhancers use the marketplace as a domain in which they can assert competency, and the improving literacy skills enhance the greater self-esteem that they already possess.

Stigma Rejection and Broad Coping Strategies

The proficient consumers reject the label of low literacy and are relatively unconstrained in their market encounters (see fig. 1, *f*). Although the findings here are tentative, given that only three informants were proficient, they provide an interesting challenge to traditional stereotypes of the low literate consumer as vulnerable. Jeff and Heather had fourth-grade reading levels, and Darrell read at a ninth-grade level. Thus, they had relatively greater literacy levels, and a minimum level of literacy may be required. In addition to possessing a set of basic reading skills, all of the proficient consumers were interpersonally and socially skilled and forceful, yet little to no evidence of a stigma existed.

The Self. These informants viewed themselves as literate and were seeking to improve their literacy skills to get their GED and/or improve their employment prospects. Darrell, who had the highest literacy level in the study, states: "I'm pretty good at reading. I know what I read and understand what I read. I can understand anything I read."

Heather and Jeff have more problems with reading, but it is a problem that is compartmentalized and not linked to their sense of self. They are comfortable discussing the issue. "If I have problems, if there are people around, I'll ask them if they have problems reading like I do. And, if they can read, if I see or hear them read . . . if you listen, you can hear them read to herself [*sic*], and I'll walk up to her and say, 'Can you read this to me? I have trouble reading.'" (Jeff). Heather is the anchor for a large extended family in which many are illiterate: her mother, aunt, cousin, two nephews, and two uncles. Thus, when she compares herself to those people around her, Heather is literate. She reads to her own children and to those children for whom she babysits. She also reads for her illiterate family members.

These informants perceive themselves to be competent and independent. They do their own shopping, find and select products, and pay for these products. Moreover, these informants provide many examples of being critical shoppers: "I check the dates on the meat. When it was packaged. And, I can usually tell bad meat from good meat. I can usually tell if it was mixed together and stuff. Usually if I buy, especially ground beef, I buy a fresh ground roast and have them grind it right there. It's usually no cost. . . . because a lot of that meat that's been sitting, and they take it in the back and they play with it. Mix it up. You have to be careful. I can usually tell if it's bad meat" (Jeff). They value the skills that they use to stretch limited budgets, that is, buying generics, looking for sales, buying the cheapest product, and finding bargains. Each informant takes pride in a different set of skills. Darrell stresses his work ethic and is excited about successfully passing his upcoming GED exam. Heather is a staunch protector of her family, but also takes pride in her computer savvy:

I like working on computers. . . . Well, I've got a 266 megahertz computer. And I started with an old Comet 64, which are now obsolete. . . . I think that was the worstest [*sic*] computer they've ever had. And, now I'm up to the 266 megahertz—the IBM. And, I'm hooked on the Internet. I go in and download programs, and install them in my computer on my own. . . . Well, basically, I am looking for programs that will help me in math. And, of course, will help me in some reading. Like the great big long words, I have a lot of problems sounding them out. . . . And, I like getting on there playing—getting into the chat room with them and playing Bingo and stuff like that.

Jeff is a family man who is active in the Boy Scouts, Kiwanis, and his church. He takes leadership roles in these organizations and is able to recruit members to get projects completed. He attributes part of his success to unique memory skills: "Like if you showed me something right now, say, like this drawing here, I can sit here, once I looked at that, and redraw that for you. That's what you call a picture mind. That's what I have." These informants have considerable personal resources to bring to bear on any situation.

The Social Other. The proficient consumers have a

supportive network of family and friends, but they rarely rely on this network for reading or shopping assistance (with the exception of Darrell, whose sister provided transportation). Generally, friends and family depended on these people. Jeff has volunteered with the Boy Scouts, helped a fellow literacy student shop regularly, assisted a Japanese student (English as a second language) attending the state conference, and helped to raise money for literacy. Jeff is perceived to be so proficient that when he reveals his reading problems to friends, they do not believe him: "No. It's the idea you are telling these people, and they are looking at you like you are a liar. You know . . . 'You can do this. You can read.' [laughing] Because all of the traveling I do by myself, all the scouting, you know, they are thinking, 'This guy is really intelligent. But he can't read?'"

Heather serves as a shopping helper for her mother and other relatives with literacy deficits: "And, I noticed a couple times she'd [Heather's aunt] go and she'd pick up the bottle and she'd look at it, like, you know, trying to figure out which is which. And she handed me the bottles, and she says, 'Heather, which one is which?' I says, 'Well, the Aleve is in the short top with the blue label on it.' I says, 'You take two of them; it's supposed to last for 12 hours.'" While her mother routinely depends on Heather for shopping assistance, her mother sometimes expresses frustration when Heather points out that a mistake has been made. Heather tells of her mother's reaction when Heather points out that the cashier did not give her enough change back from her purchases:

She gets mad at me. She'll say, "Just leave me the Hell alone." I says, "No, mom. Because it's hurting you, and he's gotta understand." And, well, like she can't count. And, one day I was into the store with her, and she bought two boxes of cereal for \$5.00. And, she gave the guy a \$10.00 bill. And the guy didn't give her the change back. Well, which two boxes of cereal was only \$5.00? So, I went back and I got onto his back about it. I told him, I says, "Well, where's her change?" And, he felt kind of bad, you know, trying to cheat her, but he did give her \$5.00 change back. [laughing] . . . Well, I've seen her when she went into the store, to get a 12 pack of beer, or whatever, and the price was like \$4.99. Well, she would turn around and she'd hand the guy like \$7.00 and she would just walk out and she wouldn't wait for her change or nothing. Because she didn't think that she had change coming back, but the cashier noticed that he had the change and he just pocketed it.

The Situation. These informants were socially active and adept, and they sought out a wide range of products and retail environments. The best example of this freedom from social constraints is Jeff, who on a recent trip used a travel agent, booked airline tickets, rented a car, booked a hotel room, and even saved money: "I mean, I travel all over by myself. I can take you to Philadelphia. I can take you to New York City, Ocean City, Florida. I can do all the driving. . . . I can read signs. Reading road signs and stuff

. . . I-95 and stuff like that, I can read all that. But opening up a book is different. It's difficult for me."

The proficient reject the low literacy stigma and leverage considerable resources, making them the group best able to get their needs met. They most resemble "normal" consumers who are able to negotiate an unthreatening marketplace.

DISCUSSION

Consumer literacy is a social practice embedded in a context that requires more than basic literacy skills. Consumer literacy includes the ability to manage one's identity, as well as the knowledge and ability to use personal, situational, and social coping skills to get one's needs met in the marketplace. Consumer literacy is reading labels, but it is also understanding consumer rights and labeling practices and being able to manage a service encounter or lodge a complaint. This social practice conceptualization of consumer literacy has implications for consumer theory and education.

The findings support a vision of buying behavior as a social practice of identity maintenance and management. Even in routine behaviors, such as ordering at a restaurant, buying is guided by a desire to preserve self-esteem and dignity. When consumers accepted the stigma of low literacy, market interactions were perceived to be risky because one's identity was vulnerable to potential assaults. These consumers faced demands that exceeded their resources, and buying was stressful. At lower stress levels, consumers engaged in coping strategies. Consumers behaved habitually, but habit was driven by the fear of social evaluation rather than the minimization of cognitive effort. These consumers preferred safety and avoided variety. Buying was neither particularly pleasurable nor self-expressive.

Nevertheless, traditional models of decision making predict that risk, whether personal, social, or financial, evokes extended problem solving. Low literate consumers who perceived social or personal risk did not engage in extended problem solving. They shrank and limited their social exposure, either finding safety or withdrawing. The stigma of low literacy was a burden carried by the social dependents, social isolates, and social deceivers. The social deceivers, however, were less constrained in their buying because they leveraged greater coping skills and knowledge.

These findings support the growing body of research that extends Goffman's (1963) work and suggest that social stigmas must be studied from the perspective of the people that hold them. The possession of a stigma does not necessarily lead to decreased self-esteem, because people can actively resist the stigma, rendering it impotent (Crocker et al. 1998). When consumers negotiated or rejected the low literacy stigma, market encounters were less threatening and consumers took greater risks.

While past research suggests that stress evokes coping strategies (Lazarus and Folkman 1984), this study contributes by conceptualizing a stigma as a potential stressor and identifying specific market coping strategies that used personal, situational, and social resources. The coping strategies found here may apply to other stress-inducing purchases

triggered by social stigmas. For example, if buying fashionable clothing is stressful, a trusted friend might act as a surrogate shopper; a simple, safe uniform might be adopted (e.g., blue button-down oxford shirt and khaki pants); or one might choose a clothing store where the sales people are particularly helpful. One important coping strategy found in this study was the ability to act literate. Ideas of normal consumer behavior provided consumers safe harbors in which they could anchor their own behavior and resist potential assaults to their self-esteem.

Traditional consumer education efforts emphasize the dissemination of information about topics such as consumers' rights and product safety. Our findings suggest that consumer education must expand beyond disseminating information to include developing consumers' confidence and abilities to engage socially when their needs are being denied, thwarted, or opposed.

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