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Clifford J. Shultz

Loyola University Chicago, cshultz@luc.edu

Morris B. Holbrook

Columbia University

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The Paradoxical Relationships Between Marketing and Vulnerability

Clifford J. Shultz II and Morris B. Holbrook

Marketing both reduces and contributes to consumer vulnerability. In this essay, the authors explore this paradoxical relationship. Complexities and nuances captured in existing definitions are revisited. The authors then share a more expansive perspective; they offer a new typology with hopes of drawing attention to multifaceted and conflicting challenges so as to stimulate fresh thinking. Several points are raised so that policy makers and marketers might be inspired to invoke systemic solutions that increase the security and well-being of consumers who are subject to various vulnerabilities.

Keywords: consumer vulnerability, economic capital, cultural capital, marketing system, social welfare

In general, markets and marketing are recognized as closely related to social welfare and consumer well-being. Yet, despite the comfort and security that marketing provides for billions of consumers the world over, marketers are frequently pilloried, often with good reason, for exploiting customers in general and for taking advantage of vulnerable consumers in particular. From this, it follows that vulnerability and opportunism go hand-in-hand. Indeed, by their very nature, vulnerable consumers are more likely than others to be exploited. Vulnerability seems almost to create its own insidiously self-reinforcing cycle.

Synthesizing much of the literature on the topic, Baker, Gentry, and Rittenburg (2005, p. 134, italics in original) hint at the underlying forces that contribute to this cycle:

Consumer vulnerability is a state of powerlessness that arises from an imbalance in marketplace interactions or from the consumption of marketing messages and products. It occurs when control is not in an individual's hands, creating a dependence on external factors (e.g., marketers) to create fairness in the marketplace. The actual vulnerability arises from the *interaction* of individual states, individual characteristics, and external conditions with a context where consumption goals may be hindered and the experience affects personal and social perceptions of self.

The relationships among the factors that affect vulnerability—and thus shape the experience of it—can be complex. Moreover, “market and policy responses” are linked

to consumer responses, as well as to the actual and perceived sense of vulnerability (Baker, Gentry, and Rittenburg 2005, p. 135; see also Baker 2006; Hill 1995).

The evolving concept and emerging articulation of consumer vulnerability suggest opportunities for new and potentially expanded perspectives. These might include better understanding of factors that place people at risk (The World Bank 2008), structural characteristics of the marketplace (Hill 2005, p. 127; Layton and Grossbart 2006, p. 200), consumer–community dynamics and shared experiences that exacerbate or assuage vulnerabilities (Baker, Hunt, and Rittenburg 2007), and apparent paradoxes in the processes and outcomes of marketing and their impact on vulnerability. In summary, to reduce consumer vulnerability in communities and around the globe, we need to build on the extant frameworks in ways that might inspire fresh thinking and appropriate policies and efficacious practices for intervention.

Therefore, a major purpose of this essay involves providing an expanded conceptualization of “vulnerability.” In this task, perhaps not surprisingly, we adopt a macro perspective (e.g., Shultz and Holbrook 1999). Such an orientation seems especially useful in light of the pervasive and systemic nature of vulnerability (e.g., Baker, Gentry, and Rittenburg 2005; Layton 2007; Sachs 2005). Furthermore, we draw on a view analogous to that of Bourdieu (1984) in his analysis of “distinction” and its relevance to taste as a marker of status differences and class membership—namely, his emphasis on the dual roles of both cultural capital and economic capital.

Along similar lines, we define two key consumer characteristics related to vulnerability: knowledge of beneficial means–ends relationships (analogous to cultural capital) and access to beneficial means (analogous to economic capital). These characteristics carry some implications that Bourdieu (1984) did not envision. First, knowledge of beneficial means–ends relationships assumes that, whether by virtue of formal schooling, autodidactic education, or everyday experience, certain people have higher or lower awareness of the means needed to achieve their own goals

Clifford J. Shultz II is Professor and Marley Foundation Chair, W.P. Carey School of Business and the Morrison School of Management and Agribusiness, Arizona State University (e-mail: atcjs@asu.edu). *Morris B. Holbrook* is W.T. Dillard Professor of Marketing, Graduate School of Business, Columbia University (e-mail: mbh3@columbia.edu). The first author gratefully acknowledges the support of the Marley Foundation; the second author gratefully acknowledges the support of the Columbia Business School's Faculty Research Fund. The authors thank Stacey Menzel Baker and the anonymous *JPP&M* reviewers for their helpful comments, encouragement, and guidance.

and to accomplish those objectives approved by society, and they have varying degrees of skills needed to execute these means in ways that attain the outcomes desired by the self or by others. Second, access to beneficial means suggests that such endowments carry “economic” value in the sense intended by Holbrook (1994, 1999) in his description of “excellence” and “efficiency”—namely, in the sense that people command the services of certain products or engage in certain consumption experiences that work toward the achievement of some set of personal goals so as to create self-oriented extrinsic value. If we cross-classify these two characteristics, we produce the following typology of consumer vulnerability:

Typology of Consumer Vulnerability		
Knowledge of Beneficial Means–End Relationships	Access to Beneficial Means	
	No	Yes
No	Doubly vulnerable	Culturally vulnerable
Yes	Economically vulnerable	Invulnerable

In this scheme, people are doubly vulnerable if they do not know what is good for them and do not have the resources to acquire it anyway—for example, the case of medical insurance for a homeless person, certain beneficial drugs for a person in a war-torn developing country, or a healthful diet for someone who has suffered from a disabling head trauma. People are economically vulnerable if they know what is good for them but do not have the abilities, skills, funds, or other resources needed to acquire it—for example, a blue-collar worker who cannot meet the payments on a floating-rate subprime mortgage and who is therefore in imminent danger of losing his or her house en route to becoming homeless or an injured person who cannot engage in the physical activity of shopping for groceries. People are culturally vulnerable if they have plenty of resources to acquire what they need but just do not know what is good for them—for example, a middle-class person who eats excessive helpings of junk food, watches too many reality shows on television, and votes for ineffectual and/or uncaring politicians. People are invulnerable if they know the relevant means to achieve beneficial ends and have plenty of resources to acquire the appropriate means—for example, an upper-middle-class person who follows good practices of health and hygiene, attends a socially well-connected and spiritually fulfilling church, belongs to the right clubs, engages in salubrious exercise and rewarding sports, and so on. The four types of (in)vulnerability can be viewed as “present,” “current,” “situational,” “conditional,” and/or “temporary”—meaning that any or all of these four types can change at any time because of an alteration in resources, a shift in abilities, or any other circumstances that might affect a person’s knowledge of beneficial means–ends relationships and/or access to beneficial means.¹ Illness, death, economic misfortunes, victimization

by crime, storms, floods—or, conversely, financial windfalls, job promotions, killings in the stock market, help from kind strangers, and so forth—are only a few of the many ways such sudden reversals of fortune may occur.

Ways that marketing has been (mis)used to take advantage of economically, culturally, and doubly vulnerable consumers are both multifarious and well known—not to mention deplorable. Various health maintenance organizations and Medicare supplementary drug-coverage plans are obvious examples of capitalizing on the impecuniosity and fragility of old and infirm, fixed-income, doubly vulnerable patients. Because of age or illness, such people need prescription medications, for example, but do not understand the alternative provisions of competing supplementary drug programs. Excesses, scams, malfeasances, and misdemeanors in the real estate market appear to have set up countless economically vulnerable home buyers for a financial downfall that has produced disastrous repercussions in the entire financial system. Products offered by various producers of food, drugs, automobiles, MP3 players, clothing, bottled water, and many other everyday items appear to present dangers about which even well-to-do but culturally vulnerable consumers remain ignorant, such as infected vegetables, overpromoted medicines, tire-exploding sport-utility vehicles, ear-damaging headphones, flammable pajamas, nonbiodegradable containers, and so on. Only the truly invulnerable consumer can hope for relative safety, but even here, knowledge requirements are growing so fast with the increasingly rapid pace of technological change and the value of the dollar is shrinking so rapidly with the galloping pace of (dubiously measured) inflation that few consumers can hope to stay invulnerable for long—as reflected by our previous comment that invulnerability should always be regarded as, at most, a present, current, or temporary blessing.

Therefore, consumers everywhere remain vulnerable to various threats. As Jerry Seinfeld would say, “Who are these people?” Here, unlike in *Seinfeld*, the answer is not so funny. Vulnerable consumers include the homeless in every community; refugees and orphans; the elderly and infirm; the uneducated or mentally ill; and citizens of the impoverished third-world countries, a billion of whom struggle daily simply to survive, according to the United Nations Development Programme (2006). Others, especially those in the culturally vulnerable group, including perhaps the reader and the authors, are less obvious but equally endangered in various menacing ways. For example, the second author, apparently something of a technological dinosaur in many respects, does not own a fax machine, a personal data assistant, a pager, a cell phone, a geographical positioning device, or a digital video recorder. Despite having a certain degree of sophistication in various other areas (e.g., photographic equipment, musical instruments, jazz CDs), he would be an easy and gullible target for an unscrupulous salesperson or advertisement representing any of the aforementioned product categories.

In accord with the more macroscopic conceptualization of vulnerability offered previously and the four types of vulnerability that seem to coexist, six key points appear to deserve our attention. First, vulnerability is a relative term that exists along a continuum with gray areas and grada-

¹We thank an anonymous reviewer for suggesting this.

tions in between its extremes. In other words, the aforementioned typology draws on two dichotomous distinctions (no/yes) to build a two-by-two classification (four types). More accurately, however, these distinctions should be conceived as continuous dimensions (low/high) that combine to produce a vulnerability space with doubly vulnerable in the upper-left-hand corner and invulnerable in the lower-right-hand corner and with all possible combinations arrayed as potential positions on the two dimensions of interest.

Second, there is a multiplicity of areas in which various degrees of vulnerability may occur, with differences among people such that any given person is likely to display low vulnerability in some areas but high vulnerability in others. For example, someone from a developing country may be trained in the ways of the jungle and therefore will be safe from tigers, but this same person may be a victim of malnutrition because of a lack of food or ignorance about dietary matters. Meanwhile, in contrast, a wealthy resident of suburbia may enjoy a healthful diet of fish and roughage but may be injured by lions, tigers, or bears while walking through the forest.

Third, any given person's vulnerability in some area can be situation specific and may differ from one context to the next. For example, the wealthy suburban resident who encounters danger from critters when hiking in the woods may be perfectly safe when walking around the busy streets of an urban neighborhood or a downtown area, or the comfortably prosperous professor may feel secure while contemplating cultural differences from the vantage point of his well-appointed, cosmopolitan office but may experience some trepidation on an excursion to study local markets and cultures in the malaria-infested, junta-threatening, cyclone-battered jungles of Myanmar.

Fourth, for the reasons already outlined, we must keep in mind that all people—young or old, healthy or ill, rich or poor, domestic or foreign—have found or will find themselves, at one time or another, in a position of vulnerability. Think of expressions such as “How the mighty have fallen” or “Pride goeth before a fall” or “What goes around comes around.” These all serve to make essentially the same point—namely, that from birth until death, everyone experiences vulnerability, some for longer and/or more intense periods than others. Even the wealthiest investment banker has reason to fear the vicissitudes of Wall Street. Even the bravest rodeo rider may get thrown from the saddle. Even the most valuable player of a team may go hitless in the World Series or miss a penalty kick in the Champions League Final. Even the most dedicated academics might have a paper rejected, might be appointed to thankless duties on an administrative committee of doubtful value, or might be forced to teach the occasional class populated by some ungrateful students. Indeed, they can just about count on it. Apparently, there is a little bit of King Lear in everyone, which attests to the greatness of Shakespeare but not to the happiness of the human condition.

Fifth, vulnerability is in no way synonymous or commensurate with moral rectitude. Rather, ironically enough, some people become vulnerable precisely because they are to some extent greedy, self-serving, malicious, lazy, or otherwise ethically corrupt. Thus, every confidence game depends on the complicity of its victim—usually in a way

that the mark is ashamed to reveal publicly, thereby providing a cover for the con artist. Some people who invested in real estate through escalating subprime mortgages greedily thought that they could somehow acquire their dream house for free and therefore are at least partially to blame for their own predicament. Targets of e-mail scams foolishly hope that through a little bit of larceny, they can get something for nothing. Victims of credit-card abuse selfishly and often surreptitiously acquire mountains of plastic-financed merchandise that they do not really need. Clearly, just because people are vulnerable does not necessarily imply that they are virtuous.

Sixth, we might wonder if vulnerability is just one more painful artifact of a dangerous zero-sum game that characterizes our socioeconomic system. In other words, is our own oil-based, air-conditioned, food-satiated, overconsuming, pharmaceutically challenged, and insidiously polluting but reassuringly comfortable and quintessentially American economic and cultural condition relentlessly contingent on the susceptibility of others? Do we in the United States bask in pleasant consumption experiences while others remain disenfranchised, exploited, and comparatively more vulnerable as they struggle in the countries, communities, and corporations around the world that contribute to our own inflated levels of safety and overprivileged lifestyles?

At least to some degree, our answer to the question just raised must be in the affirmative. We need only to recall the underpaid migrant workers from Mexico or the children making garments in third-world sweatshops or the women who are denied civil rights by some of our wealthy oil-exporting “allies” to realize that the American culture of consumption depends and even thrives on the all-too-frequent exploitation of vulnerability at a global level. Although our own habits of hyperconsuming are troublesome enough, developing countries increasingly try to emulate our bad example. Thus, the he-who-consumes-most-is-the-winner model or she-who-dies-with-the-most-toys-wins ethos seems to be the developmental template of choice for governments and consumers in many emerging or transitioning economies. Given this harsh reality, if consumer vulnerability is to be reduced, there must be economic and cultural solutions, including systemic and societal approaches to problem solving.

Paradoxically, although marketing fuels the fires of vulnerability in ways too numerous to count, marketing also offers hope in reducing the damage caused by consumer vulnerability. At the very least, given its omnipresence, the tools of marketing could, should, and would be leveraged in ways that render consumers less vulnerable. We can find clear examples of marketing's benevolent role in poverty reduction (e.g., Kotler, Roberto, and Leisner 2006), marketing has been instrumental to the successful implementation of social programs (e.g., Andreasen 2005), and marketing firms that are constructively engaged in developing economies are making contributions to reduce vulnerability in those situations (Shultz 2007).

Although we believe in a moral imperative to protect vulnerable consumers—ideally in ways that ultimately eliminate their vulnerability entirely or, at least, that turn current economic or cultural vulnerability into temporary invulnerability—observations at home and abroad suggest that most

marketers and policy makers will not focus on corrective measures unless and until there is an explicit and measurable payoff from such activities. Conversely, marketers and policy makers will delay effective action unless and until penalties are imposed that make the attempt to capitalize on vulnerability a financially unattractive proposition.

Research on the aspects, dimensions, categories, frequencies, and cures for or solutions to the problems of consumer vulnerability is badly needed. For example, what are the incidence and distribution of economic and cultural vulnerabilities in various geographic areas of the United States? What are the relative frequencies in various parts of the world? Which types occur most often in different regions? What solutions are available in various locations? Given the comparative frequencies and availability of solutions, which types of vulnerability have top priority in seeking practical remedies, locally and globally? In short, a formidable research agenda awaits development and exploration by dedicated (macro)marketing scholars.

Most fundamentally, we need collaborative efforts by marketers, policy makers, and consumer/citizen stakeholders to design and manage sustainable, equitable, profitable marketing systems. The more globally integrated those systems, the greater is the probability that consumer vulnerability will decrease. Should the focus of marketers tilt toward such a grand challenge—to create market systems that can reduce consumer vulnerability, locally and globally—the hand-wringing, attacks of conscience, and *cris de coeur* so often evinced by marketing scholars would mercifully melt away.

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