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Living with less as a transformation process

A qualitative study of consumer behavior reform through spending reduction

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Abstract

Purpose – The purpose of this paper is to present and discuss the Transformation Model Living with Less, for possible use in consumer behavior research and marketing research.

Design/methodology/approach – The model resulted from the phenomenological field research which was conducted among 15 voluntary and involuntary downshiffters. The study used an experiential point of view, inquiring about concrete experiences and practices following a financial decrease of at least 20 percent.

Findings – Results indicated a consistent pattern of change independent of voluntary or involuntary downshiffting, or of the amount of reduction. The study also found that living with less was primarily a life matter instead of a purely financial matter: reorganizing expenses meant reorganizing life. The resulting Transformation Model is a prototypical reconstruction of this multi-layered change process.

Practical implications – The model may offer an interesting direction for future research, either applied, or theoretical. The detailed description of the seven stages and of the barriers and stimuli in the process could be used as starting points for consumer behavioral change in marketing research.

Social implications – Results present fruitful insights to cope with the consequences of the economic crisis that hits growing numbers of consumers.

Originality/value – Instead of focusing on the construction and reconstruction of personal lives through consumption, the research inquires into what happens when people are confronted with limited financial possibilities. Moreover, the issue is studied without a priori valorization, such as poverty or deprivation. This approach offers new theoretical perspectives.

Keywords Consumer behaviour, Life styles, Consumer psychology, Income, Consumer behaviour change, Transformation model, Grounded theory, Reduced consumption

Paper type Research paper

Introduction

In one and a half centuries of consumer studies, academic attention has focused mainly on purchasing behavior and spending (Holbrook, 1995, p. 12), or on those consumer traits or consumption issues that are directly related to purchasing behavior. Questions outside the purview of the market are often outside the scope of consumer studies (Belk, 1995; Firat, 1987). Within this tradition, relatively little attention has been given to moderating consumption or living with less. Moreover, the few studies available have studied the issue within the framework of a social problem (Bauman, 2007), such as



poverty and deprivation, environmental concerns or over consumption. Consequently, adequate empirical data on living with less without a priori valorization are largely lacking.

This study used an experiential point of view. Assuming that a reduction of more than 20 percent would have a significant effect on people's lives (Schor, 1998), we applied the existential phenomenological methodology to catalog concrete experiences and practices following a substantial decrease in household income and spending. Close reading of the data however disclosed a process like pattern, reminiscent of the change process which sociologist Vaughan (1990, p. 5) described in her study "*Uncoupling: transitions out of relationships* have certain common characteristics".

This article presents the results of this investigation as a living with less transformation model. We begin by reviewing previous studies on living with less and elaborating on the details of their theoretical assumptions. We then outline how data were collected and analyzed. Finally, the transformation model living with less will be presented and conclusions arising from the research will be discussed.

Literature review and positioning

Previous studies of living with less means can be divided in four categories. Each category is characterized by a specific precept with regard to living with less that determines the intellectual frame of reference for the study. The first group of studies examined living with less in the context of poverty and deprivation and analyzed the issue from the perspective of a "normal" standard of living. The assumption is that living with less deviates from mainstream behavior (Bauman, 2007), and represents abnormality, implying that living with less is a deviant, undesirable state (Hamilton and Catterall, 2005; Janssen, 1990). The second group of studies positioned living with less within the context of environmentalism. Moderating consumption and having a smaller carbon footprint was considered necessary to reduce pollution and to create environmental change. The assumption in this category of studies is the belief that living with less is a desirable and socially conscious lifestyle (De Geus, 2003; Goudzwaard, 2006; Moll and Groot-Marcus, 2002; Spaargaren, 2001). The third category concerns academic studies on downshifting and simple living: the rapidly growing trend among consumers whereby consumers intentionally adjust their lifestyle to lower means (Etzioni, 1998; Schor, 1998; Elgin, 1981; Leonard-Barton, 1981; Huneke, 2005; Graig-Lees and Hill, 2002). This perspective views living with less as a predominantly voluntary lifestyle change and a reaction to the high cost of consumerism, or continuous upward mobility through competitive spending (Schor, 1998, p. 22). The final category positions living with less within the moral debate on frugality or moderation as values or religious principles (De Geus, 2003; Nussbaum, 1998). This perspective assumes that living with less is values driven and grounded in universal life principles. The four categories, although they differ with regard to the context in which the issue of living with less is positioned, share one common characteristic: living with less is associated with a social, political or cultural problem, such as deprivation, pollution, excessive consumption, or abnormal behavior. Consequently, the issue is polarized either as a problem cause or problem solution.

This study aims to avoid this polarization by examining living with less as a series of specific life experiences (Thompson *et al.*, 1989) following reduced spending. It also considers living with less as a transformational process. Previous studies have

provided the basis for our own research. First, we opted to view the notion that living with less as not a static but a dynamic issue. This is implicitly or explicitly present in many studies of new consumers such as downshiffters and simplelivers (Huneke, 2005). Schor (1998, p. 120), for example, hinted at the process aspect of living with less when she quoted one respondent as saying, "You cannot make huge transitions at once. You kind of do it in stages". However, the process approach was not the focus of her study. Second, because many researchers in new consumer trends (Schor, 1998; Etzioni, 1998; Breakspear and Hamilton, 2004; Gandolfi and Cherrier, 2008) refer to this maxim that less is more, we choose to explore the connection between a reduction in spending or consumption levels and an improvement in life quality. We considered this to be a useful frame of reference for the classification of general experiences of living with less. Third, the "blessing in disguise" experience reported by involuntary downshiffters in Schor's (1998, p. 119) study on newly unemployed involuntary downshiffters motivated us to avoid the use of either voluntariness or involuntariness as an exclusive selection criterion. Fourth, studies of the ethical dimensions of moderation (Durning, 1992; Etzioni, 1998; Lastovicka *et al.*, 1999; Wilk, 1996) influenced our view that living with less is embedded in a solid cultural/ideological frame of reference. Although this frame of reference was not the object of our study, the notion shaped our expectation that respondents might formulate their experiences in moral terms. However, despite the fact that earlier studies provided us with the foundation for our research, our study is unique in that, instead of formulating financial standards to categorize living with less practices, as is the case with most poverty studies, our study aims to transcend fixed measures for standards of living. Any standard is an interpretation of criteria that are relative to the time and setting of the study. This study seeks to avoid recreating the social-cultural dichotomy between rich and poor, normal and abnormal, consumers and non-consumers, voluntary and involuntary downshiffters, environmentally driven or not. Therefore, the significant difference between our study and previous studies is its focus on the experience of living with less in terms of acts, deeds and concrete behavior. Respondents were invited to tell their life stories in terms of acts; emotions and moral interpretations were brought to this level. The study thus aimed to present a panorama of factual experiences with living with less, instead of focusing on some practices, some motives, some values or some coping strategies. Our aspiration was thus to construct a prototype of the transformation process "living with less".

Data collection

Phenomenological field research was conducted to examine the experiences of individuals living with less within the context of consumerism and consumerist society. The study attempted to discover new phenomena in order to contribute to theory formation about the experience of living with less in consumer society. In depth interviews were conducted with 15 informants, each of which lasted from about two to six hours over a 12 month period. This resulted in approximately 60 hours of taped and transcribed interviews. All were semi-structured long interviews (McCracken, 1988). Interviews were conducted at the participants' residences, with one exception. Interviews were conducted in a semi-structured, non-directive way. All interviews began with the same opening question, "You are living with less money now than you did before. Will you tell me what happened?"

The target population consisted of people who had reorganized their lifestyles after a spending reduction of 25 percent or more. We selected a minimum loss of 25 percent because we expected that a decrease of this volume would require serious lifestyle changes. Two cases deviated from the criteria. One respondent was included because they had experienced a debt settlement resulting in a decrease of 20 percent. The other respondent had experienced a bureaucratic error leading to a 14 percent decrease in their welfare payments. The average decrease was 40 percent. All but one respondent began living with less at least five years ago, with one exception of 20 years. This respondent was included because he met the criteria of voluntariness. A total of 15 interviews were held, including one pilot interview.

The percentage of the decrease in income or remuneration was a main criterion for selection, as was the cause of the reduction: voluntary, illness, dismissal or debt. We sought variation along certain dimensions that we thought might be meaningful. These dimensions were social class, age, sex, family situation, religion, education and occupation. Also variation was sought in the financial situation of the respondents. We thus considered various income levels (before and after reduction) and the source of income (self-employed, wage earners, salaried positions and welfare recipients). The criterion of voluntariness was restricted to those who decided to live a modest life without the constraints of physical or psychological problems and who had realistic alternatives to increased spending. Consequently, the woman who resigned from her job solely to care for her children was seen as a voluntary downshifter. However, the lawyer who resigned because she could not tolerate the commercial office culture after a take-over by an American law firm, and who subsequently suffered from serious health problems was not considered a voluntary downshifter.

A combination of purposive and convenience sampling was used to enlist respondents in the study. An article in the Dutch magazine *Genoeg* (= Enough) generated ten respondents, three of which were accepted for the study. Three respondents contacted the magazine *Genoeg* in reaction to a previous article. Two respondents contacted the researchers after being informed about the study at a living with less workshop. One respondent was contacted through the Centre for a New American Dream. Three respondents who had reduced their spending due to debt were contacted via web logs.

Results

The sample

The sample consisted of nine female and five male respondents. The ages ranged between 26 and 60 years. Five respondents lived in major Dutch cities, six respondents lived in smaller towns and three lived in villages. Seven respondents had a higher professional or academic education; seven had a moderate or low level of professional education (Table I).

Data analysis

The constant comparative method (Glaser and Strauss, 1967) and grounded theory techniques (Strauss and Corbin, 1998) were used to analyze the data. In the process of generating and interpreting data, findings were shaped and reshaped as the analytical work proceeded. The emic approach posited by grounded theory guided the data analysis as follows: during the first intensive readings of the interview transcripts, we

Table I.
The sample

Gender	Age	Education	Profession	Net (€) monthly household income		Decrease (%)	Reason	Household composition	Residence
				Before	After				
1. Male	60	College	Social worker Photographer	1,500	750	50	Voluntary	Single 2 children	City
2. Male	48	Master	IT manager	8,000	800	90	Dismissal	Single	Town
3. Female	45	College	Teacher	1,750	745	58	Illness	Single	Town
4. Female	31	Master	Pastor	Student	900	-	Voluntary	Couple	Town
5. Male	36	High school	None	700	200	70	Dismissal	Single	City
6. Male	37	Master	Trainer	2,000	1,000	50	Resignation	Single	Town
7. Female	41	Master	Lawyer	6,000	4,000	33	Illness	Couple	Town
8. Female	57	College	Music teacher	3,300	2,100	33	Resignation Illness	3 children Single	City
9. Female	49	Lower vocational	Housewife	2,500	1,500	40	Voluntary	1 child Couple	City
10. Female	52	College	Volunteer worker	700	600	14	Bureaucratic error	3 children	Village
11. Female	55	Lower vocational	Middle manager	790	400	48	Family problems	Single Single	City
12. Male	26	High school	Journalist	1,550	1,250	20	Debt	1 child	Village
13. Female	44	Lower vocational	Office worker	1,400	1,000	29	Debt	Single	Village
14. Female	53	College	Accountant	1,800	1,350	25	Debt	2 children Single	Town

concentrated on the main theme of our research, namely the changes that occur in peoples' lives after a spending reduction. A pattern of life domains in which the changes occurred emerged. We found that living with less provoked a variety of changes in the financial domain, and in the social, pedagogical, emotional, and work domains, as well as in other activities. In addition, we registered changed attitudes towards money, consumer society, society, politics and life – and finally – we noted that the living with less experience also affected the personal domain. Further reading of the data found similarities between the obstacles experienced by the respondents and the stimuli for the living with less experience. Respondents reported experiencing the following obstacles: social pressures and criticism, financial difficulties in meeting fiscal obligations, and debt. Emotional obstacles were also reported. These included worrying, having a negative self-image, feelings of shame and feeling guilt. The motivations for living with less included the challenge of coping with the new financial situation, positive personal feelings of autonomy and improvement in life quality.

Through this “thematic” exploration of the data, two specific patterns manifested. The positive and negative experiences of living with less were connected either with the individual/personal dimension or with the social dimension. The majority of the negative experiences reported by the respondents had a social character. However, the positive experiences typically had an individual character. Furthermore, the living with less process appeared to follow a specific sequence of changes. With these findings, we went back to the data, carefully rereading each interview and focused on the specific characteristics of the stages in the transformation process and the social and individual dimensions of the living with less experience. Data that might indicate a particular stage in the process were drawn from the responses. Initially, the contours of ten possible stages in the process of living with less were identified as:

- (1) prelude;
- (2) shake;
- (3) shame and blame;
- (4) facing reality;
- (5) out of the closet;
- (6) restyling;
- (7) repositioning;
- (8) redefining;
- (9) consolidation; and
- (10) ongoing process.

In retesting this preliminary classification, we concluded that the classification criteria were a mixture of emotional and behavioral concepts blurring the line between interpretations (emotions) and actions (mere research facts). We adjusted the model to correspond to our research parameters, and focused on actions and behaviors as characteristics. Consequently, we integrated the second stage, shake, and the third stage, shame and blame, into facing reality and out of the closet, respectively. With regard to the ninth stage, consolidation, we concluded that there was insufficient specific data to maintain it as a distinguishable stage. Moreover, we found that the life

transformation after a decrease in spending did not have a clear end point; rather, respondents reported experiences that revealed an ongoing process (Table II).

The transformation model living with less

Based on the preceding analyses, we constructed a transformation model consisting of seven stages. It is a sequential model in that the described patterns of behavior develop in an orderly sequence, although they are not necessarily experienced by all respondents in the same order, or over the same time span. The model describes the process of behavioral changes resulting from, or linked to a considerable decrease in income or spending. The model should be viewed as a prototype for the concrete experiences of the respondents. The model is presented as a matrix. Each stage is discussed using the following themes:

- event (the characteristic);
- action (the behavioral activities);
- barrier (an obstacle to progress and its opposite); and
- stimulus.

The latter two themes may refer to personal matters, such as attitudes, skills or emotions; or social matters.

Stage 1. Prelude. The experience of living with less rarely occurs unexpectedly. Problems at work intensify, the marriage becomes increasingly untenable, or the secret weight of gambling or shopping addictions becomes unsustainable. However, like a deer caught in the headlights, the individual is paralyzed, incapable or unwilling to take action. Oblivious to the danger signs, they struggle to persevere. Stress-related health problems such as insomnia, nervousness and anxiety are ignored. "I literally got short of breath at my job", one respondent reported, "but it took me another year to quit". Paralyzed like the deer, the individual does not move, but maintains the status quo. Bank statements are put aside unopened, another credit card is obtained to settle immediate needs, because "once you cross the initial threshold of taking on debt, it is easier to continue to accumulate more debt than to pay it off". Lacking appropriate coping methods to deal with the situation, they compensate with alcohol or drugs, or live in denial. For some this stage ends abruptly with a wake up call; often remembered as a clear defining moment:

I continued my life like a rat on a treadmill, speeding up more and more, until suddenly someone put a stick in the spokes. Then I was thrown out and smashed on my face.

Others come to the realization gradually, as they make the decision to live with less.

Stage 2. Facing reality. In the second stage the situation comes to a head, and they have to face the harsh reality. The defining characteristic of this stage is the awareness that living with less is inevitable; a paycheck becomes substantially lower, the first alimony payment is due or received, or cash is denied at the ATM. The turning point is typically tied to a concrete life event with serious financial consequences such as an actual reduction in income or loss of capital. The life event may be a positive one such as a marriage, a birth, or perhaps the acceptance of a more fulfilling but lower paying position. It may also be due to a negative life event, such as job loss, dismissal, divorce, illness, or the loss of a partner. The event may be purely financial in nature,

	1	2	3	4	5	6	7
Event	Prelude	Facing reality	Coming out	Restyling	Repositioning	Redefining	Postlude
Action	Signals	Confrontation Fait accompli	Disclosure	Lifestyle change	Social change	Self-image	Ongoing process
Barrier	Non-intervention	Calculation	Sharing	Reduction Cleaning	Resocialization	Personal growth	Integration
Stimulus	Perseverance	Secrets, lies	Reproaches	Lack of opportunities, capabilities	Social or consumerist obligations	Negativity Solitude	Coercion Shortage
	Neglect Anesthetic	Awareness	Avoidance	Creativity	Reference group	Self-respect	Satisfaction
	Sense of reality	Acceptance	Support Communication	Success	Social Commitment		Authenticity

Table II.
The transformation
model living with less

such as a bailiff's letter, a personal bankruptcy, a garnishment of wages or huge losses at the stock exchange. The new reality forces the individual to sort out their affairs, willingly or unwillingly. For most people, dealing with this new reality means gaining insight into their new financial situation. Concrete numbers are formulated to measure the amount of damage, or if the situation was chosen voluntarily, an estimation of their basic living expenses is determined. This is the calculation stage.

Facing reality is a necessary starting point for making do with what one now has. However, the transition may be complicated by feelings of failure and shame. "I felt like such a loser", is a common reaction in this stage. Even people who face the financial consequences of a positive life event may have feelings of shame:

I was astonished that I was so reluctant to inform others about my career break, even though it was the outcome of a deliberate choice. Self reflection showed that I was ashamed of not being able to continue the life I was supposed to be leading.

Feelings of guilt and worry are likely to play a part if income reduction will have effect on the live of children.

An important feature of this stage is the confrontation with one's own deviance. Downshiffters soon realize that their financial situation deviates from the standard norm of progress and upward mobility. Calculating their new finances also means measuring one's chances of becoming an outsider. This consequence may be so difficult to face that many people keep their new financial situation secret for a time. Individuals remain isolated while keeping up appearances. This tendency is likely enhanced if contact with others entails spending money, such as for travel, gifts or dinners. Avoidance then becomes the characteristic behavior: invitations to parties are ignored, excuses are invented to cancel weekends out with friends, and contributions to collective presents are avoided.

At the same time, certain possessions gain new importance:

Of course I knew that it would be much cheaper not to drive the car, but it gave me a sense of freedom. Besides other people would notice that I was in trouble when I left my car unused.

Secrecy may be functional in gaining time to get used to the new financial situation and it may also have a protective function, as in the case of financial professionals, whose professional reputations could be at risk if their financial problems became known.

Facing reality does not mean acceptance. This is especially the case when the financial situation has an external cause, such as a bureaucratic mistake, fraud or a forced dismissal. It is more difficult to accept a new financial situation that is perceived as an injustice. However, most people succeed in accepting the reality of the situation as a starting point for dealing with the problem. "My friends remarked that the only topic I talked about was money; this was like a mirror", explained the woman who had a weekly living budget of €15 after paying housing and other fixed costs. "To overcome my frustrated obsession, I decided to come to terms with my financial situation, regardless of how restrictive it was".

Stage 3. Coming out. Downshiffters are reluctant to inform others outside the household about their decrease in finances. It appears that it is more socially acceptable to discuss sexual problems than financial difficulties. However, eventually most people break the taboo, seeking to relieve their anxiety and garner support or compassion. "Finally, my anxiety overcame my shame", a woman explained, "I turned to my mother for help". Others approach friends, relatives, the church or professionals for support

and advice. Some consult a financial coach, or are forced to do so due to personal bankruptcy or debt restructuring. For some, the threshold to openly communicate financial difficulties remains an insurmountable obstacle, so using a pseudonym; they seek comfort in the anonymity of a weblog.

This reluctance to go public is not without cause. All participants mentioned negative initial reactions from others; they were confronted with blame and reproach. In most cases, early negative reactions turned into support and practical offers to help. Even the anonymous webbloggers received considerable mail with advice and offers to help. However, there is one remarkable exception. Understanding is less forthcoming for voluntary simplifiers. Becoming a voluntary simplifier, limiting expenditures and choosing to live frugally on a minimal budget require a great deal of social courage, considering the reactions that voluntary downshiffters are often confronted with. "My parents continue to bring me home equipment and other stuff; they don't want to accept that I have chosen to live minimally", one respondent explained. "My family always says that I have to stop dreaming and take responsibility", another voluntary simplifier mentioned.

Stage 4. Restyling. This is the stage when one rolls up their sleeves and adapts their lifestyle to fit the new financial situation. People focus on making ends meet mainly by seeking ways to cut expenses. Common areas slated for reduction are energy use, restaurant and café visits, leisure activities and clothes. Others adjust their diet, sometimes drastically. "I became a vegetarian and stopped drinking alcohol because it was cheaper, yes, but mainly because it was better for my health", a former manager who used to be a heavy drinker explained. Also, shopping behavior is commonly targeted for change. Shopping lists are made and discount supermarkets and thrift shops are frequented. They become more aware of prices and make comparisons. Essentially, good value for money is sought. Another practice for reducing expenditures is called "dollar stretching" which is using goods frugally, reducing waste and using articles until they wear out. Some people sell their surplus possessions to get extra money or just to clean up before moving to another smaller and cheaper place:

I decided to sell my art collection, books, watches; all the stuff I collected. I needed the money, but I also wanted to get rid of the memories of the past.

Goods appear to be materialistic expressions of meanings and memories of former lifestyles. Getting rid of them might represent a rite of passage.

The restyling process often coincides with taking stock and balancing the positives and negatives. People may do this in concrete form and take inventory of their possessions. Often the list appeared to be much larger than expected. This discovery may provide the person with feelings of comfort and security. Regardless of the amount of reduction one has to achieve, everyone places limits on what they are willing to give up. Like frontiers or boundaries, these limits protect them from complete degradation or disorientation. Most people draw the line at giving up their home, even though the cost of maintaining it becomes disproportionately high. Moreover, everyone had a specific personal "sacred" domain. "My car made me thumb my nose at the situation in which I found my self". Others continued to eat high quality food, kept a cherished piece of art, drank a daily glass of wine, purchased an extravagant, expensive pair of shoes or maintained a relatively expensive hobby. Also the interests of children often were very highly prioritized.

These personal choices were often misunderstood by others and were regularly attacked by critics, especially if the downshifter was in a debt-restructuring program. Restyling activities often produced unexpected personal creativity and activity. Apart from budgeting, other new skills were developed and practiced, such as cooking meals from scratch, gardening to obtain fresh vegetables and fruit, and acquiring new home maintenance skills. Once committed to adjusting their lives to their new financial circumstances, people realized that the issues they were addressing went far beyond money. "How to spend my reduced income appeared to be connected with how I wanted to organize my life".

Stage 5. Repositioning. Living with less may affect one's position in society in several ways. First, people can be forced into another position by changing jobs or moving to another house. They literally move into another position in society such as a new neighborhood or a new working environment. The greater the distance from the former position, the greater the worry. "I was afraid that the new neighborhood might be noisy and shabby but, to my relief, it wasn't", a respondent reported. Second, a change in shopping behavior may have social consequences: "The first time I went to a discount supermarket, I was afraid of meeting someone I knew. I heard my mother's voice echo that this was beneath our family standard", a woman who had quit her job to care for her three children explained. Third and most importantly, reduction measures themselves have a social effect. How do you tell your friends that you fired your house cleaner and now you do the cleaning yourself? Who dares to ask for the leftovers after a family dinner, or proposes swapping children's clothes with friends? If this is new behavior, it presupposes having the social courage to do so. Furthermore, social talk is often concerned with consumer activities such as purchases, going on holidays or restaurant and shopping experiences. If one is reducing expenses and forgoing these experiences, an important component of social conversation disappears. Some individuals do not want to lose their social contacts and invent strategies to maintain them by reducing the cost. "We used to meet each other monthly in chic restaurants. Since I started budgeting, I organize the meetings, so I can influence the choice of an affordable place". However, the new consumer activities may also lead to new social contacts, especially if one becomes a member of a simplicity circle or other organization that supports downshifting activities. "In the simple living group I learned about myself by watching others", said one respondent.

Social repositioning as a consequence of reducing expenses is accompanied by a reorientation of the dominant characteristics of today's society. All respondents stressed that they considered the consumption pressures in today's society to be a serious obstacle for spending reduction. Some take protective measures, such as posting refusal stickers for advertising papers, or muting the volume on the TV during advertisements. Commercial as well as social pressures to consume are described as major obstacles to mastering a decrease in expenditures. This is of particular concern to people raising children:

It is difficult to raise your children in a moderate way with all these advertisements and excessive materialism. At school they meet others who don't have the same financial restrictions.

All respondents mentioned developing a more critical attitude towards consumerism:

I hesitate to express this opinion in public being a former big spender myself but today I get so annoyed with all the waste and especially with the easy, unattended way of life of our friends.

Others are less reluctant to share their new insights, deriving additional motivation from the need to protect the environment. In the process of repositioning, all respondents become aware of the fact that – notwithstanding serious financial distress – there was no risk of starvation, want or deep poverty. They understood that they belonged to the rich minority of the world. Even the woman whose weekly living budget was limited to €15 expressed this sentiment:

With my house, my car, my health insurance and always more than enough to eat, I had far more than the majority of the world population. In moments of despair, I repeated these facts as a mantra.

As a result of these experiences with society and social reorientation, downshifter may develop a new commitment to society. The majority of the respondents said that they volunteered for community activities or coaching work. A variety of social, political or environmental activities were undertaken, ranging from social buddy or church activities to anti-globalism studies. Some made a career switch from business to social work. New reference groups were sought. These were often virtual and took form as web communities and weblogs.

Stage 6. Redefining. Increasing self-awareness was mentioned as a main component of this stage. New behaviors that were adopted to reduce expenses may have provoked a new self-image. “Is this me, I wondered, when I found myself happily biking home with saddlebags filled with groceries, instead of using the station wagon that we had recently sold”. Another respondent exclaimed:

Suddenly I found myself dumpster diving to find a chair and other home equipment. That was a revolutionary thing to do; in my former life, I would not have dared.

This stage in the transformation process of living with less concerns the growing self-knowledge that results from the changes made in the previous stages. A respondent described the increased consciousness simply; “By saying ‘no’, I discovered to what I wanted to say ‘yes’ to”. The choices they had to make about expenditures appeared to really be about personal choices regarding how to organize one’s life. In essence, reorganizing finances meant reorganizing one’s life. The challenge of cutting expenses made it necessary to thoroughly examine the assumptions upon which they had previously based their lives. This re-orientation may result in a strong personal commitment to the new lifestyle. “My path is not an easy one but it fits”, said one respondent. Participants described their new lifestyle as more “authentic” and mentioned personal growth as a major positive effect of the experience of spending reduction. In this stage, most people welcomed new role models. They strengthened ties with family members or a neighbor with a comparable lifestyle to share experiences. Books about simple living or the Dutch magazine *Genoeg* may have served as a reference for self-identification. Others sought companionship in simple living circles or in web site forums. New skills such as growing vegetables, making their own meals, baking and so on, contributed to a new self-image. Also, the mere act of budgeting enhanced pride and self-esteem. Some however, continued to struggle with self-image, swinging back and forth between the image of being a failure and one of self-respect. “It is remarkable. I used to live moderately before, but now I am forced to do so; it is difficult to accept”.

Stage 7. Postlude. The experience of living with less provoked changes that continued even when the financial position improved or even when the respondents

found a new balance and accepted their new situation as normal. In this sense, the transformation can be seen as an ongoing process. As one participant reported:

I discovered that living with less is not simply about reducing expenses; it is about how you spend your money; so basically it is about how you organize your life.

Thus, reorganizing expenses for most participants meant reorganizing their lives. In some respects, this may be a positive change. New skills and knowledge are integrated in the life pattern and become unexpected, though important, sources of pleasure, or at least of satisfaction. "After I dismissed the cleaning woman, I had to get used to doing the work myself, but I started liking it. My house became more my own". Others reported that the lasting changes included increased creativity and self-awareness, and a less materialistic, less consumptive attitude. "My creativity and ingenuity to save money still continues", an informant explained. "It is as if I developed a sense for reduction that never stops". Some participants, despite an improved financial situation, also continued to live on a reduced budget to create a nest egg or to support others, because "spending money can also be an act of love and attention".

Discussion

Findings

The present study examined how a substantial decrease in income and/or spending affected peoples' lives. Results of the explorative field research indicated a consistent pattern in the change process independent of involuntary or voluntary downshifting, or of the amount of reduction. This led to the construction of a behavioral change model: the transformation model of living with less. The model describes seven stages derived from behaviors and experiences on the basis of the following criteria: event, action, barrier, and stimulus. Although the seven stages are presented in sequence, this is not a compelling order. The staging should be understood as a prototypical reconstruction of a multi-layered change process.

An important result of the study was the finding that living with less was primarily a life matter instead of a purely financial matter: reorganizing expenses means reorganizing life. The study demonstrated that in order to deal with serious financial problems one has to address other life domains as well. However, although financial problems appear to be connected to non-monetary issues, it does not mean that serious attention to money management is unnecessary. This study also sheds light on the learning character of the transformation process. However, progress depends not only on acquiring financial knowledge and skills such as budgeting, but also on acquiring practical skills related to housekeeping and do-it-yourself work. The ability to strengthen personal attributes such as resilience, independence and flexibility, and the ability to maintain psychological and physical health appeared to be equally important for success. Another important finding was the observation that the living with less experience was, for those who involuntarily engaged in living with less, not as dramatic and negative an experience as the respondents had anticipated at the beginning of the process. All respondents mentioned a variety of positive experiences as well as permanent changes in behaviors and attitudes, which were viewed as changes for the better. Positive experiences included feelings of relief when they discovered that they could actually live on much less than before; pleasure through

practicing new skills or activities; satisfaction with the success of the transformation; and feelings of contentment due to improved social connections. Finally, and probably most importantly, we found that the transformation process itself could be a major positive experience. Respondents who were unintentional downshifters with very low incomes also reported positive experiences such as contributions to personal growth, unexpected support or gratitude for possessions or immaterial assets such as health, social relations and other benefits.

Limitations

There were two main limitations in this study. First, the study was conducted using a limited number of respondents. None of the respondents suffered obsessively from pathological financial behaviors, such as speculation or gambling addiction or even receptivity for cheating. Respondents in debt showed indications of problematic financial behavior resulting from psychological or emotional problems. This leads us to suspect that the transformation process would be far more complicated in cases where serious personal problems were present. A second limitation might be geographical considering the fact that our study was conducted solely in The Netherlands. The Netherlands has a strong social welfare system that guarantees that every person's basic living needs are met. People might respond differently to a living with less challenge in a region without a public financial safety net. It would be useful to do further research on this aspect.

Implications. This study seems to indicate that a living with less experience is a major life-transforming event that touches the foundations of peoples' lives. Using the phenomenological approach (Thompson *et al.*, 1989), practices and behavior could be explored as a process of consumer behavioral reform after a financial decrease. The contribution of this study is that it provides a multi-layered picture of this process, integrating determinant aspects of consumption as a coherent whole. By determining which aspects of peoples' lives were affected by a substantial financial decrease, the study goes beyond single factor consumption studies, such as consumption and identity, consumption and social status or lifestyle studies. Also, this study used an integrating approach in the selection of the target group. By using a substantial financial decrease as the main selection criterion, the study bypasses the segmentation of research between intentional downshifters and low-income consumer groups (Gandolfi and Cherrier, 2008; Hamilton and Catterall, 2005; McDonald *et al.*, 2006; Schor, 1998; Etzioni, 1998; Huneke, 2005). By using this approach in future research, meaningful similarities could emerge – such as the ground pattern of the transformation process of living with less. This offers a framework to discuss results of other consumption studies, such as studies of simple living practices (Huneke, 2005) or definition studies (McDonald *et al.*, 2006; Etzioni, 1998) that may be positioned in the restyling stage or the redefining stage, respectively. With regard to the latter group of studies, our findings may indicate that the three stages of the downshifters identity transition model (Gandolfi and Cherrier, 2008) could relate to unintentional downshifters as well.

Regardless of the reason for consumption decrease, indications were found particularly in the dimension of questioning consumer culture and discovering new meanings of consumption. As opposed to the customary approach to frugality in consumer studies, namely as a lifestyle choice or value (Todd and Lawson, 2003; Lastovicka *et al.*, 1999), this study conceptualizes frugality as a way of acting. Results of the study shed unique light on the marginalizing effects of living with less as noted

by Bauman (2007) and in studies of low income consumers (Hamilton and Catterall, 2005) and of downshifter (Schor, 1998). The reporting of intense confrontations with social conventions regarding consumption that defined the coming out stage appeared to be similar to the experience of “coming out of the closet” for gays and lesbians. In addition, there are indications that feelings of deviance from mainstream consumer aspirations (more is better), are internalized as negative self-images, such as feelings of being a loser or failure. Intentional downshifter as well experienced these negative self-images. These findings may be supported by the outsider theory (Becker, 1963). The final contribution of the study concerns the issue of consumption reduction and quality of life. Until now, quality of life was defined in terms of consumer goods such as the belief that less stuff is easier to handle, a smaller house is cheaper and easier to clean (Schor, 1998), or in terms of realizing a more fulfilling life. Results of our study not only seem to support these findings, but additional dimensions emerged concerning the quality issue. Living with less turned out to be an unexpected life experience of adventure (Campbell, 2005), even for respondents with very low-incomes. The transformation process itself, appeared to be an important quality aspect. This observation might be congruent with the theories of positive psychologists such as Csikszentmihalyi’s flow theory or Scitovsky’s (1977) joyless economy. Two possible practical approaches may emerge from this study. The model could be applied as a frame of reference for assistance in dealing with individual cases of personal financial problems such as in debt reduction programs. An overview of relevant stages, as well as the barriers and stimuli in the process could be applied as starting points for behavioral change. However, further empirical testing will be needed to validate the model. In the meantime, the model may offer an interesting direction for future research, either applied, or theoretical.

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