

**Lifestyle Magazines as Informal Consumer Education:
Evidence from a Qualitative Analysis of *Budget Living***

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Within the last decade, there has been renewed interest in “simple living” and an increase in the number of lifestyle magazines that address issues related to “smart spending.” (Grigsby, 2004; Shaw & Newholm, 2002). Magazines like *Budget Living*, *Real Simple*, and *ReadyMade* purportedly teach readers how to live a quality lifestyle without overspending by providing advice about traveling, home decorating, and shopping “on a budget.” Adult educators like Brookfield (1990) view the mass media as a form of public education. Thus, these magazines can be seen as informal consumer education, promoting particular viewpoints on the meaning of being a “consumer.” They also can be viewed as one way the “public pedagogy” of popular culture works. Giroux (1999, pp. 2-3), for example, posits that media culture is a substantial “educational force in regulating the meanings, values, and tastes . . . Media culture defines childhood, the national past, beauty, truth, and social agency.” It could also be asserted that media culture helps define the meaning of *consumer* and *citizen*.

Although it is widespread, this realm of informal education is often neglected by educational researchers. Armstrong (2000, p. 16), for instance, argues that educators must “recognize and value a wide range of informal learning,” including popular culture-based learning. Consumer educators, in particular, must recognize the informal learning that occurs through popular media around issues of consumption. The purpose of this study was to explore how a popular culture-based lifestyle magazine can provide informal consumer education to its readers. Specifically, this study used an online message board to follow readers’ discussions of the magazine *Budget Living*. This magazine was chosen as an exemplar of the “simple” or “budget” living genre and thus is representative of a wider, increasingly popular genre of magazines. This qualitative research was guided by two questions: 1) How



does *Budget Living*, in the way it frames issues related to consumption, teach readers to be consumers? 2) How do readers react to the magazine's vision of consumer education? Because this study focused on only one magazine, it is important to note that the findings presented in this paper may not be generalizable to all "budget-focused" magazines.

Cultural Studies as a Theoretical Framework

This study was guided by the theoretical framework of cultural studies. According to the theory, cultural studies embrace the idea that consumption is a *cultural* practice—a "social activity that integrates consumers into a specific social system and commits them to a particular social vision" (Ozanne & Murray, 1995, p. 522). Second, within cultural studies, culture is viewed in terms of *politics* rather than *aesthetics* (Storey, 1996), which means culture is viewed in terms of how it constructs and reproduces relations of power in society (Giles & Middleton, 1999). Another insight from cultural studies is that cultural products like magazines are different from other types of products such as microwave ovens, because they "contain meanings, values, [and] ideas" (Sardar & Van Loon, 2000, p. 16). Because cultural products communicate meanings and ideological points of view, one can question what visions of the world they contain and how they transmit these visions. Because magazines such as *Budget Living* communicate particular perspectives of what it means to be a consumer, these magazines can be viewed as a form of consumer education.

The final insight from cultural studies that shaped this research is that resistance takes place within the realm of consumption—culture is seen as "a terrain of conflict and contestation" (Storey, 1996, p. 2). Cultural critics like Stuart Hall argue that audiences do not passively receive cultural meanings, but rather negotiate meanings by decoding and encoding messages. Thus, consumer education lifestyle magazines are not simply educational sites that *transmit* particular consumer ideologies, but are sites where meaning is *negotiated*.

Methodology: Qualitative Content Analysis and Netnography

Budget Living is a recently created lifestyle magazine. The analysis conducted in this paper is based on the first two and a half years of its publication (a total of fifteen issues). Subscribers initially can be drawn to the magazine's stated focus on "simplicity," yet there are contradictory messages in the magazine that can be confusing to readers. Part of the motivation for conducting this study came from a desire to further explore these contradictions. The fifteen issues examined in this research paper were published between November 2002 and March 2005. Several methodological approaches were used to better understand the worldviews of the magazine, including qualitative media analysis (Altheide, 1996), constant comparative analysis (Straus & Corbin, 1990), and critical media analysis (Frith, 1997). These types of textual analysis were used to identify themes related to the first research question, "How does *Budget Living* educate its readers to be consumers?" The textual analysis investigated two levels of meaning—surface and ideological (Frith, 1997). To understand surface meanings, a descriptive, quantitative analysis also was conducted. This analysis used page counts to determine the percentage of the magazine devoted to advertisements, product reviews, financial education, and other topics. This information was used to help understand the magazine's conception of consumer education.

One criticism of textual analysis of mass media is that it assumes ideological "transmission" occurs in a one-way manner and that audiences passively accept the dominant messages of the media. Brookfield (1986, 1990), however, argues that audiences have a range of responses to media messages. It is important, then, to not only examine texts, but also audiences' reactions to texts. To answer the second research question, a netnography (Kozinets, 2002) was conducted. Specifically, the author spent time as a participant observer on "Budget Boards" (<http://www.budgetlivingmedia.com/boards/index.php>). "Budget Boards" is a website that consists of a series of online discussion

forums, where readers discuss with each other various consumption issues found in the magazine *Budget Living*. Discussions were monitored between April and September of 2004. Posts were cut and pasted from the boards into a word processor, and data were transferred into an analysis program called Atlas.ti. Archived posts going back to February 2003 were also gathered. During the research period, "Budget Boards" contained 12 forums with topics such as "decorating" and "fashion." Within these forums, there were 609 topics and 2,513 messages posted between February 10, 2003 and September 24, 2004. The forums had 960 registered users as well as unregistered "guests." The constant comparative method was used to determine how readers negotiated meanings from the magazine (Glaser & Straus, 1967).

The Text of *Budget Living*

A brief overview of the content of *Budget Living* is presented below, followed by a discussion of how *Budget Living* defines consumption and "good consumers." Each issue of *Budget Living* starts with letters to and from the editor, followed by a section called "Loose Change" that provides news on shopping and consumer trends. For example, one particular issue featured articles on new at-home hair coloring systems and on a new restaurant chain serving gourmet pastas for less than seven dollars. In the section called "The Goods," the magazine provides informal reviews of consumer goods and activities and includes segments on decorating, entertaining, fashion, beauty, gadgets, travel, and collecting. It also features items such as lamps, red wines, jeans, digital cameras, and vintage book dust jackets. Within each category, products that vary in cost are discussed, ranging from those labeled by the magazine as "dirt cheap!" to those labeled as "splurges!"

The magazine contains two regular features dedicated to more formal financial education. "Money Talks" features consumer educator Clark Howard, and "Investing" features financial

planner Tyler Mathisen. Topics covered in these columns include store credit, car warranties, and mortgages. Across the issues that were examined, there also were three financial education feature stories, which addressed how to understand a 401(k), how to buy a car, and how to buy a home.

Each issue also contains features on decorating, partying, and traveling on a budget. Decorating articles focus on different types of spaces such as a 375-foot studio apartment, a farmhouse in the Hamptons, or a home office. "Budget parties" is another section that typically focuses on small- to medium-sized parties that center around a particular theme such as "Derby Day" or "Thanksgiving." These articles offer ideas for how to entertain guests on various budgets. Finally, the budget travel section features destinations such as 29 Palms, California and Truth or Consequences, NM. This section tends to avoid typical "tourist" destinations and offers information about out-of-the-way local spots.

Interestingly, the quantitative analysis of content revealed that the largest amount of space in *Budget Living* was devoted to promoting and selling products. Paid advertisements comprised an average of 47% of each issue, leaving 53% of the magazine for *Budget Living* content. Of this, however, 36% of each issue was also dedicated to selling products, including features such as "The Goods," described above, as well as fashion spreads and guides explaining where to buy products promoted in the magazine. A total of 66% of each issue was devoted to product sales, 4% to financial education, and 17% to decorating, partying, and traveling features. This focus on selling fits with the magazine editor's confession that while she loves "bargains," she also loves consuming and encourages it in the magazine.

Two themes are repeated consistently throughout the magazine, both of which provide insight into how *Budget Living* teaches readers to be consumers. The first theme pertains to how the magazine defines "budgeting," and the second theme is related to how the magazine promotes consumption as a way to craft an identity. First, it is clear from the content of the magazine

that “budget” does not mean scrimping, saving, and only buying necessities. Through the editor’s column and her responses to readers’ letters, the magazine defines what living on a “budget” means, and posits that “budget living” does not mean foregoing or avoiding consumption. The editor states, instead, “Let me make one thing clear: my idea of budget living has very little to do with cutting back. Truth is, I’m a voracious consumer—of food, drink, fashion, furniture, you name it.” Next, she asks: “So how can one be both a confirmed cheapskate and a serious shopaholic?” She responds: “The answer is simple: if stuff is inexpensive, you can buy a heckuva lot more of it” (Oct/Nov, 2004, p. 22).

As noted, the magazine also promotes consumption—especially “bargain” hunting and the consumption of non-mainstream goods and services—as a way to craft a creative or “alternative” identity. The editor explains: “bargain hunting isn’t just about saving money. The vintage t-shirt from the tag sale is always dearer than the big-label blouse. The hole-in-the-wall bar with the 45 rpm jukebox turns out to be a better time than the ChiChi restaurant. These things don’t scream big bank account; instead, they express individuality” (Oct/Nov, 2002, p. 16). Thus, identity emerges as the main message. This narrative is captured in the philosophy espoused by the editor and the many features focused on consuming “out-of-the-ordinary” products and experiences.

The Readers of *Budget Living*

According to *Budget Living*’s media kit (*Budget Living Inc.*, 2005), the magazine has a readership of 2.6 million readers. The median age of these readers is 35, and 64% of total readers are within the age range of 25-54. Seventy-one percent are college educated, and 39% have incomes over \$75,000, while 61% have incomes over \$50,000. The median household income of readers is \$63,013. Also, most readers are employed (73%) and married (63%), and 70% are homeowners. The typical readers, then, tend to be those who are college educated, middle-to-upper class,

female, married, and homeowners. When the *Budget Living* online forums were examined, however, three different groups of readers emerged, which are described in the following sections.

The Rejecters: “Who Has this Kind of Budget?”

The rejecters define “budget” differently than the magazine does. While the magazine constructs “budgeting” as getting something quirky or cool and makes frequent allowances for splurging on interesting items, the rejecters define budgeting in terms of living frugally. They frequently criticize the magazine for what they view is a wasteful attitude towards money, despite the magazine’s rhetoric of “budget living.” For instance, one post stated:

I was amused by the article ‘Ranch Dressing.’ By my calculations, these ‘newlyweds’ spent \$2000 on rugs, \$6600 on furniture, and \$931 on other items. Seeing articles like this about ‘frugal flair’ makes me want to gag. Anyone can have flair with \$10,000 to spend.

Issues of “authenticity” are discussed frequently among this group. They critique the magazine for not being *truly* about frugality and for presenting goods and activities that no “real” people could afford. These readers describe themselves as living “authentically” frugal lives, and feel their definition of budget living is more true than the magazine’s. One reader stated:

I registered for a free subscription to BL, and all it’s really done so far is give my husband and I a good laugh. I mean, really, if you want to do a ‘budget’ mag, shouldn’t it actually show you how to cut costs enough to make a difference? I think even a regular column for blackbelt frugality would add a great deal to the mag, and it might even let people know that there’s more to getting by on less than IKEA and Target’s full price.

This group also is interested in community. Members of the group reject the magazine while embracing the bulletin boards, where readers share “real” frugality tips with each other. They argue that the magazine has not taught them anything that they

did not already know. For example, one reader stated: "I have yet to read an article that taught me anything new about living well within a budget. The article on doing your taxes yourself was amusing, but I've ALWAYS done my taxes myself, so there was nothing new." Thus, instead of relying on the magazine, this group turns to other readers for information and advice through the bulletin board. One post stated:

I have gotten more from these message boards than from the magazine. I really wish they would devote more than a page to people that are actually budget living. I really think the people of this forum have a lot of great ideas and could help push this magazine further. I really love the idea of 'budget living,' but I love this message board even more!

The Embracers: "Less about Income Brackets and More About Style"

Embracers do not believe the magazine has to be strictly devoted to frugality. Rather, they see the magazine as a source of "inspiration" and creative ideas. For example, one reader commented:

I love the magazine. I would say that it is less about income brackets than it is about style. I have shared your magazine with friends of all different backgrounds and they all enjoyed the articles. The magazine seems to be about incorporating style and fun into your life without spending a fortune - and that appeals to people from every economic background.

The embracers also are very interested in crafting creative identities. They seek inspiration for creating a cool lifestyle that is different than the average American style. One reader states:

It helps us come up with alternatives, instead of feeling forced into 'standard' ways of doing things . . . "Tightwad gazettes" are for people looking for all practicality, no entertainment. *This* magazine is for creative souls that want to find fun alternatives to be a cheapskate.

The Participant Critics: "About As Diverse as a White Only Country Club"

This group is more political than the other groups. Members critique the magazine for not embracing diversity of race, class, and sexual orientation. One reader wrote, "For some reason when I look at the front cover of BL, there is a fragrant air of white supremacy." Another reader raised concerns about the magazine supporting Cracker Barrel because of the restaurant's history of discrimination based on sexual orientation. This post stated, "I don't care how cheap Cracker Barrel is, I refuse to patronize an organization that discriminates against gays. I am truly offended that a magazine that I respected would do anything to promote such an insensitive business."

These readers also raise questions about ethical and environmental issues. One way they do this is by starting discussions and debates about important consumer-related issues. For instance, one reader posed the following question to start a discussion about local stores versus "big box" chain stores: "Is it better to shop at a 'Mom and Pop' local store and pay a little more to support independent business, or is it better to go to the Big Box discount store, and get the stuff cheap?" Another reader provided information about Freecycle, a grassroots movement that encourages sharing and recycling of consumer goods, in order to reduce negative environmental impacts of consumption.

Rejecters are drawn to the magazine, because they share its "alternative" style. Rather than uncritically embrace the magazine, they seek to politicize it. Readers in this group discuss issues they care about and urge others to write letters to the editors raising concerns. One reader, for instance, stated: "I want individuals to be aware of the issues I've raised. It would be lovely if there could be a continuous stream of letters to the Editor about their definition of 'regular' people, because that group doesn't seem to include me. Hopefully, if I continue to post, I will turn someone's head and perk someone's ear." Other readers sometimes engage in these conversations, but often no one does. Rejecters sometimes stop raising political issues and join more mainstream

conversations; others simply quit the forums in disgust.

Discussion and Implications for Consumer Educators

This research provides insight into how popular culture-based magazines can provide informal consumer education to their readers. The findings from this study reveal that *Budget Living* promotes a form of consumer education that “assumes participation in a consumer culture” (Ozanne & Murray, 1995, p. 521). This type of consumer education promotes a worldview that embraces the ideology of consumerism, as it views consumption as natural and good and promotes consumption as a “way to self-development, self-realization, and self-fulfillment” (McGregor, 2001, p. 2). *Budget Living* also promotes consumption as a way to create “alternative” lifestyles (Bourdieu, 1984). One of the most important findings is that although the magazine promotes consumerism, readers do not uncritically embrace this message. Instead, through discussions with other readers, they create their own interpretations of the texts. Some even resist the ideology of consumerism promoted by the texts, and instead pursue their own interests in community, frugality, or politics through their own online discussions.

This study holds three main implications for consumer educators. First, it shows that informal consumer education is occurring in many arenas outside of formal school settings. Thus, consumer educators may want to pay more attention to informal consumer education that is being taught through popular media. Specifically, consumer educators may want to incorporate more popular culture-based informal education into their classroom curricula. Second, this study shows the gap between the rhetoric of “budget living” promoted in *Budget Living* and the reality of the consumerist ideology underlying *Budget Living*'s message. Consumer educators, who are interested in creating critical consumers, could bring *Budget Living*, or similar lifestyle magazines, into their classrooms. This type of activity can engage learners in critical dialogue about the surface messages and

“hidden curricula” regarding the kinds of consumers and consumption practices these types of magazines are promoting (Apple, 1990). Finally, this study also shows that learners create their own meanings from consumer education texts. While some embrace the consumption-oriented messages of the texts, others actively resist this type of consumerist ideology. Knowing this, consumer educators can build upon learners' acceptance and resistance of these consumption messages by incorporating these different viewpoints into discussions and activities that foster critical reflection about the impact that informal consumer education can have on individuals' perceptions, attitudes, and consumption behavior (Princen, Maniates & Conca, 2002).

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