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“Spend smart, live rich”?: A critical analysis of the consumer education lifestyle magazine *Budget Living* and its readers’ forums

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Abstract: *This study positions the lifestyle magazine Budget Living as a form of consumer education and examines how it constructs consumption and consumers. It also explores how readers of the magazine negotiate the intended meanings through their participation in an online discussion forum related to the magazine.*

Lifestyle Magazines as Informal Education

Lifestyle magazines focused on “smart spending” have proliferated in the last few years. Magazines like *Real Simple*, *Budget Savvy*, and *ReadyMade* in the United States and *Living, Etc.* in Britain promote more simple living and getting a “quality” lifestyle without “overspending,” and provide tips and tricks for home decorating, entertaining, and fashion “on a budget.” Following adult educators like Armstrong (2000), Brookfield (1986; 1990), and Graham (1989), who view the mass media as forms of public or community education, I view these lifestyle magazines as a form of informal consumer education for adults. This realm of informal adult education is often neglected by adult education researchers although it is widespread and growing larger. Armstrong (2000), for instance, argues that adult educators must “recognize and value a wide range of informal learning” (p. 16), including the learning centered around media and media products. The purpose of this study, then, was to explore one consumer education lifestyle magazine, *Budget Living*, and the readers who discuss the magazine through the magazine’s online bulletin board. I wanted to first determine what ideological constructions of “good consumer” are being advocated in the magazine—in essence, how does *Budget Living* teach its readers to be consumers? Second, I wanted to explore readers’ reactions to the magazine’s ideology of consumer education.

Cultural Studies as a Theoretical Framework

I drew from several aspects of cultural studies as I conducted this study. First, within the framework of cultural studies, consumption is viewed as a *cultural* practice. That is, people do not consume simply to satisfy utilitarian needs. Rather, consumption is viewed as “a social activity that integrates consumers into a specific social system and commits them to a particular social vision. In other words, consumption does not stem from the realm of nature. . . but from the realm of culture” (Ozanne & Murray, 1995, p. 522). In the view of cultural studies, anything that is cultural is also political. Culture is viewed in terms of *politics* rather than aesthetics (Storey, 1996). That is, culture is analyzed in terms of the role it plays in constructing and reproducing relations of power (Giles & Middleton, 1999, p. 25). Because culture is inherently political, and consumption is seen as a cultural practice, consumption itself is a political process; it is one way in which society is unequally structured. Consumption patterns help to produce and reproduce “differential powers, resources and life chances” (Hearn & Roseneil, 1999, p. 1).

Cultural studies also makes the assumption, which I followed here, that cultural products (such as magazines) are different from other products such as computers or microwave ovens—because cultural products “contain meanings, values, ideas” and “are a form of communication (Sardar & Von Loon, 2000, p. 16). One can ask, then, of cultural products, “what view of the world do they hold?” and “how do they communicate this view of the world to their

viewers/readers?” As one cultural product, lifestyle magazines devoted to “budget living” are educational in two ways—in the sense that all cultural products are educational, and, more specifically, in that they are focused specifically on educating readers about consuming. These magazines can thus be viewed as a form of consumer education. From a cultural studies point of view, consumer education helps create particular types of consumers, crafting certain types of dispositions, relationships with consumer capitalism, and ways to “read” consumer culture.

The final insight from cultural studies that helped shape this study is that resistance takes place within the realm of consumption. Culture is seen as “a terrain of conflict and contestation” (Storey, 1996, pp. 2), thus placing adult education informed by cultural studies within Rubenson’s (1989) conflict paradigm of the sociology of adult education. The idea that audiences are not passive recipients of culture is grounded in the work of cultural critic Stuart Hall, among others, who argues that audiences negotiate meaning by decoding and encoding the messages of cultural artifacts and that the process of consumption also contains productive elements, in that consumers have a variety of ways of using products that run counter to how they were “meant” to be used. These insights helped me see that consumer education lifestyle magazines are not simply educational sites that *transmit* particular consumer ideologies. I was compelled to go beyond the analysis of the magazines (texts) themselves and to seek out readers’ responses to the magazines, in order to see how readers are negotiating the messages of the magazines.

Methodology: Content Analysis and Audience Reactions

Because of the exploratory nature of this research, and my desire to understand the worldviews of both the magazine and its readers, a qualitative design drove my problem formation, data collection, and data analysis. *Budget Living* is a new lifestyle magazine. I have subscribed to the magazine since its inception, and my analysis covers the entire first two and a half years of magazine issues. These fifteen issues were printed between November 2002 and March, 2005—Volume 1, Issues 1-6, Volume 2, Issues 1-6, and Volume 3, Issues 1-3. I conducted a qualitative textual analysis of these magazines, following Frith (1997) and Fairclough (2003). In this analysis I looked for themes in the data centered around the overarching question “how does *Budget Living* educate its readers to be consumers?” I was also interested in exploring what kind of consumer education *Budget Living* is enacting. In general this textual analysis sought to examine three levels of meaning: the surface meaning, the creator’s intended meaning, and the cultural or ideological meaning (Frith, 1997). To help determine the surface meaning, I also conducted a descriptive, quantitative document analysis in which I sought to determine what percentage of the magazine was devoted to advertisements, product reviews, financial education, etc., to create a ‘snapshot’ of the content of the magazine.

One criticism of textual analysis of mass media is that this kind of analysis assumes that ideological “transmission” occurs in a one-way manner, from the media to the audience. It also assumes that the audience passively accepts the dominant messages of the media. Brookfield (1986, 1990), following Stuart Hall, however, argues that audiences actually have quite a range of responses to (or ways of “decoding”) media messages. Responses can range from deferential decoding, negotiated decoding, and oppositional decoding. Not content to look only at the texts themselves, then, I also wanted to analyze readers’ reactions to the texts. Towards this end, I analyzed the postings in the readers’ bulletin board, where readers react to the magazine and discuss issues of consumption with each other. In the “Budget Boards” there are 12 forums with topics like “collecting,” “decorating,” and “fashion/beauty.” Within these were 609 topics, and

2513 posts, posted between February 10, 2003 and September 24, 2004. The forums have 960 registered users as well as many other unregistered “guests.” In this analysis, I sought to determine the ways in which readers were negotiating the meanings from the magazine.

Budget Living: The Texts

The magazines all follow a similar format. Each issue begins with letters from and to the editor. Next is a section called “Loose Change” which contains very short reports on news, events, and trends in the world of consumption; for example, this section has featured an article on the best at-home hair highlighters, and an article highlighting a new chain of restaurants serving gourmet pastas ranging from 4 to 7 dollars a plate.

The next section, called “The Goods,” features informal reviews and highlights of a variety of consumer goods and activities, and includes segments “on decorating” (featuring items such as lamps), “on entertaining” (red wines under \$15, stylish TV trays), “on furniture” (chairs, from \$20 to \$372 each), “on fashion” (jeans, wristwatches), “on beauty” (lip balm for \$4), “on gadgets” (digital cameras from \$299 to \$799), “on travel” (‘snappy totes’ from \$32 to \$110), and “on collecting” (vintage book dust jackets, 1950s radios).

Another section in each magazine is called “making it” and features DIY (do-it-yourself) projects, ranging from making a shelf out of a board game, making picture frames out of old flower vases, and making a bowl from a vinyl record.

There are two regular features devoted to financial education, called “Money Talks,” which features well-known consumer educator Clark Howard, and “Investing” with financial planner Tyler Mathisen. Topics covered in these financial education sections include store credit, car warranties, college funds, mortgages, and donating to charities. In addition to these regular financial education columns, there have been a total of three bonus financial education features: on understanding your 401K, on how to buy a car, and on how to buy a home.

Each issue also has feature articles on “decorating on a budget,” “throwing a party on a budget,” and “traveling on a budget.” The decorating feature has highlighted how to decorate a 375 foot studio apartment, a fishing camp in Louisiana, a farmhouse in the Hamptons, and a home office. Each party featured in the “budget party” articles has a particular theme, such as Thanksgiving, the Oscars, New Year’s Eve, or a wedding reception. These are typically small to medium sized parties and the goal of the feature is to offer ideas for invitations, decorations, food, and drinks while keeping the budget of the party under a few hundred dollars. For instance, a Valentine’s Day party featured included 16 guests, and the total cost of the food and drinks was \$158, before tax. And the “travel on a budget” has featured such destinations as Tulum, Mexico; Florida; 29 Palms, California; and Truth and Consequences, NM. In these travel articles, the writers bring the readers beyond the “typical” tourist spots at each of these destinations, and instead provide information about out-of-the-way local spots full of local flavor and charm.

By far the largest amount of space in the magazine is devoted to selling products, however. An average of 47% of each issue of the magazine consists of paid advertisements, leaving an average of 53% devoted to *Budget Living*-generated text. Of this text, however, an average of 36% is devoted to selling products, too – this includes features such as “The Goods,” described above, as well as fashion photo shoots, guides explaining where to buy products featured in the magazine, and “shopping guides” featuring items to buy for Christmas, for the summer season, and for the office. Combining paid advertisements with the *Budget Living*-generated text devoted to selling products, an average of 66% of each issue is devoted to selling products. For comparison, an average of 4% of each issue is devoted to financial education, and

17% is devoted to the combined features of decorating, partying, and traveling on a budget.

This focus on selling products fits with the editor's candid confession that while she loves a "bargain," she also loves to shop, and encourages shopping in the magazine. There are two constant consumption-oriented themes throughout the magazine: 1) defining what "budget" means, and 2) encouraging the use of consumption as a way to craft an identity. First, it is clear from looking at the content of the magazine that "budget" does not mean scrimping, saving, and only buying necessities. The editor, through her column and through her responses to readers' letters, is constantly trying to define what living on a "budget" means to her and to the magazine, and she asserts that living on a budget does NOT mean eschewing consumption. The editor, Sarah Gray Miller, states, instead, "Let me make one thing clear (if I haven't already): 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." She then asks an obvious question: "So how can one be both a confirmed cheapskate and a serious shopaholic?" to which she answers, "The answer is simple: if stuff is inexpensive, you can buy a heckuva lot more of it." (Oct/Nov, 2004).

The magazine embraces consumption as a means towards a particular end: a creative identity. The magazine endorses consumption—and, ideally, "bargain" hunting and consumption of out-of-the-mainstream goods and services—as a way to craft an alternative, quirky, "individualized" identity. Sarah Gray Miller explains that "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. And the warmest room in the house is inevitably the one you painted yourself. These things don't scream big bank account; instead, they express individuality"(Oct/Nov, 2002).

Indeed, in this lifestyle magazine, *identity* emerges as the master narrative. More specifically, this magazine focuses on crafting an alternative identity through consumption. This narrative is captured in different aspects of the magazine, including the philosophy espoused by the editor and the many features focused on consuming "out-of-the-ordinary" products and experiences. The fashion photo shoots highlighting clothes are themselves flights of fancy—each one features a different "image"—including vintage style, 1950s style, early 1980s style, preppy style, work/office clothes, summer dresses, and camp clothes; the reader is invited to try on different styles in his or her quest to be different and alternative. The magazine embraces consumption as freedom of expression. The texts exude a sense of young, hip style that the magazine editors describe as "chic, if slightly funky" and "luxurious, hip, and modern."

These texts take the point of view that consuming is natural and good, and "assume participation in a consumer culture" (Ozanne & Murray, 1995). The tiny bit of more "formal" consumer education provides traditional, technical, instrumental consumer education as *Budget Living* teaches readers more informed ways of navigating through the consumer world and better ways of making consumer decisions. But by far the overwhelming message of the magazine is that through a particular way of "budget" consuming, you can create an authentic, individualized life. This magazine is targeting consumers who will embrace "consumption as a way to self-development, self-realization, and self-fulfillment" (McGregor, 2001, p. 2).

The Readers of *Budget Living*

According to *Budget Living's* media kit, the magazine has a readership of 2.6 million readers. The median age of these readers is 35, and 64% of total readers lie within the age range of 25-54. Of all readers, 71% are college educated, 39% have incomes over \$75,000, while 61% have incomes over \$50,000. The median household income of readers is \$63,013. The majority

of readers are also employed (73%), married (63%) and are home owners (70%). Typical readers, then, are college educated, middle to upper class, female, married homeowners. The readership of this magazine is certainly privileged in terms of educational level and income.

When I examined the budget living online forums, I found three major types of readers, based on their reading of the magazine and reactions to it:

The Rejecters: "Who Has this Kind of Budget?"

This group of readers take the magazine at face value and reads it literally—their definition of “budget” is very different than the one embraced (they define budget in terms of living frugally) by the magazine, and they feel that their definition is more “real.” Issues of “authenticity” are discussed frequently among this group, as they critique the magazine for not being *truly* about frugality and for presenting goods and activities that no “real” people could afford. One poster stated, for instance, “I was amused (a little dumbfounded) by the article “Ranch Dressing” in the August/September 2003 issue. By my humble calculations, these ‘newlyweds’ – who bought a 50’s home and then decided they didn’t like 50’s furniture – spent \$2000 on rugs, \$6600 on furniture, and \$931 on other items. Seeing articles like this about someone’s ‘frugal flair’ makes me want to gag. Anyone can have flair with \$10,000 to spend.” This group does not embrace the sense of aesthetics nor the sense of style that is promoted by the magazine. This group is also very interested in community, and seems to reject the magazine while completely embracing the budget online bulletin boards, where they share “real” frugality tips with each other. Many members of this group express the sentiment that they get “so much more from the message boards than they ever do from the magazine.”

The Embracers: Budget Living is "Less about Income Brackets than It Is About Style"

This group of readers rejects the notion that the magazine must be “authentically” about frugality and living on a strict budget, and read the magazine more figuratively. They see the magazine as a place to get “inspiration” and “ideas,” and they are not so fixated on frugality. One poster stated, for example, “I love the magazine. I would say that your magazine 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 everyday life without spending a fortune – and that appeals to people from every economic background.” These readers are also very interested in crafting a particular style and identity. Members of this group embrace the hip style of the magazine and strive to attain the same kind of style in their own lives.

The Participant Critics: Budget Living is "As Diverse as... a White Only Country Club"

This group is much more overtly political than the other groups, and critiques the magazine for failing to embrace diversity of race, class, and gender, and for not addressing ethical issues of consumption and consumer society. One poster wrote, “For some reason when I look at the front cover of BL, there is a fragrant air of white supremacy. Am I overreacting? Maybe, but that was my first impression.” This group for the most part is drawn to the magazine because of an affinity for the “hip” style, but do not uncritically embrace the message of the magazine; rather, they seek to politicize it. Many readers in this group try to start conversations with other readers addressing these issues, and urge others to write the editor raising such issues. One reader, for instance, says, “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 them in conversation; oftentimes no one does, though. These readers sometimes join more mainstream

conversations and stop raising political issues; others simply quit the forums in disgust.

Discussion and Conclusions

This study reveals how consumer education works in one realm of informal consumer education for adults. The magazine seeks to promote consumption as the way for its readers to create a particular kind of lifestyle, which Giddens (1991) defines as: “a more or less integrated set of practices which an individual embraces, not only because such practices fulfill utilitarian needs, but because they give material form to a particular narrative of self-identity” (p. 81). The lifestyle promoted in this magazine is akin to the “left” wing of the elite classes described in Bourdieu’s *Distinction* (1984). The elite left, in Bourdieu’s study, “is distinguished by high cultural capital, with the training and experience—the cultivated sensibility—necessary to appreciate emerging aesthetics ahead of the right and ‘the masses’ of the lower middle class. Money helps, but to be ‘cool’ (a left wing value) requires certain developed sensibilities and the mastery of subtle codes of styles and images. Left wing tastes generally do not suppress transgression, but seek to be alternative rather than respectable, romantic more than rational” (Martin, 1998, p. 21). Readers, however, do not necessarily embrace the message of the magazine, but, instead, bring their own interpretations of and resistance to the texts.

This research provides insight into how informal consumer education is transmitted and resisted by readers, and helps continue open up research into the realm of consumer education for adults that has been so neglected by adult educators. It also provides insight for resistance theory and provides some empirical investigation into what has been mainly theoretical work in this arena within adult education.

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