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Essential Commodities and Household Adaptation: Framing Family Economy Rhythm Therapy as a Coping Paradigm

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Abstract

Family budgets are getting affected more and more by price instability of essential commodities, including coconut oil, onions, cooking gas, and petrol. The price rises of 200–300 percent recently seen have made family budgets unstable and compelled people to find ways that gradually bring back normalcy. This research paper proposes the idea of Family Economy Rhythm Therapy (FERT), which is based on the idea of Social Rhythm Therapy, to illustrate how families adjust to such economic shocks. With the help of instances such as switching of coconut oil for sunflower, palm or groundnut oil, and consumption of substitute onion types during shortages, this research illustrates how families go through resistance, acceptability, and normalization stages when adapting to economic shocks. According to FERT, adaptation does not happen instantly; rather, it requires financial and psychological adjustment of family budgets. Research on 50 randomly selected families reveals that about 80% of them consider this adjustment mechanism to be beneficial due to the stabilization of their consumption pattern and relief from anxiety of any financial disruption. In addition, changes in consumer behavior create new chances for business as producers of cheaper substitutes earn more money. Overall, the research finds that though price increase creates disturbances, it acts as an impulse for becoming more resilient as it forces families to come up with solutions, make compromises, and stabilize economic rhythm again. Thus, FERT provides a new perspective on consumer psychology when they experience financial pressures.

***Keywords**: Family Economy, Financial Adaptation, Rhythm Therapy, Consumer Behaviour, Product Substitution, Economic Psychology, Budget Management, Coconut Oil Price, Resilience in Consumption.*

Introduction

Over the last decade, families in India have been continuously faced with the phenomenon of sudden spikes and drops in the prices of basic necessities consumed at home. Onions, cooking oil, and LPG, which is used for cooking purposes, are not only items of regular use but also constitute the staple food of a typical Indian household. A sudden increase in their prices is not only detrimental to the financial stability of the families but also creates an imbalance in their lifestyle. Hikes in prices up to 200-300 percent in small spans of time are not uncommon and families have to adjust to this new normality of rethinking and prioritizing.

Onions, which are described as a 'Politically Sensitive Vegetable', have been known to undergo price hikes that affect both cooking practices and the family budget. In times of onion shortage, red onions have gained popularity among other categories as a substitute for normal onions, which goes to show that necessity affects behaviour. Likewise, cooking oils, in which coconut oils consumed by the families in Kerala were substituted with sunflower, palm or groundnut oils owing to the high costs of coconut oil. Despite the initial reluctance and differences in taste, families and their diet.

Cooking gas (LPG) is yet another essential product which has experienced fluctuations due to reliance of India on foreign sources. These increased prices have forced people to adopt energy efficient techniques of cooking, reduce consumption, and sometimes even resort to old age products like wood for cooking. These changes not only represent economic compulsions but also represent a process of adjustment whereby emotional resistance is conquered through repetition, experimentation, and acceptance.

These changes in behavior are akin to therapeutic process, where there is disruption followed by resistance, slow substitution, and finally a new balance is reached. This process of adaptation within the family serves as the foundation for a therapy called Family Economy Rhythm Therapy (FERT). FERT is premised on the assumption that families subjected to economic disturbances experience a cycle of disturbance and recuperation similar to psychological therapy, where eventually the families discover new methods of supporting themselves, balancing their finances, and emotionally accepting the new behavior.

This study considers FERT as a theoretical lens through which the family's ability to absorb shocks from the market, adapt its consumer practices, and establish new rhythms can be viewed. In addition to the impact of all these on the family itself, they also have effects beyond the family – leading to the expansion of substitute goods industries and the need for government intervention via policies or subsidies.

Family Economy Rhythm Therapy (FERT): A Conceptual Exploration

- **Onion Price Volatility**

The reliance of India on onions in its cuisine makes price increases particularly significant. Late in 2024, onion prices increased almost 50% within just two months in Lasalgaon, the biggest onion market in the country, reaching ₹5,400 per quintal compared to ₹3,600. It recalled past crises (for example, in 2010), during which the increase in onion prices was associated with political disputes, export restrictions, and import duty decreases.

There was no other way for people but to cope with such a situation:

- Changing their onion type (red onions, shallots);
- Changing the recipes and reducing their reliance on onions;
- The psychological reframing when taste adaptation happened gradually.

It is an illustration of how economic challenges lead to behavioral and cognitive adaptation, which correlates with the rhythm-therapy principle.

- **Cooking Gas (LPG) Price Hike**

Cooking gas is yet another crucial aspect for families and is very much linked with family budgets. In April 2025, the price of LPG cylinders increased by ₹50, wherein the price for normal consumers was ₹853 per cylinder, while that for Ujjwala beneficiaries was ₹553. Since the source of LPG is mainly foreign, it makes its prices in India very susceptible to fluctuations in international fuel prices. The consumer reaction included:

- Lower LPG consumption and cooking in small batches.
- Efficient consumption via energy-efficient stoves.
- Shift back to biomass or firewood temporarily in rural areas.

The Trigger: Coconut Oil Price Hike

The Coconut Oil that has been a part of culture and tradition in South India, especially in Kerala, has a special place in the lives of many families. The Coconut Oil is not just an ingredient used in the kitchen; it is more than that as it has its application in culture, in rituals and even in health care.

When there is an unusual hike in prices like those that are experienced in Kerala during Onam season as the demand for coconut oil is at its peak during this time, the families tend to rethink about the patterns of usage of Coconut Oil. As Onam is the harvest season and is accompanied by various activities related to feasting and rituals.

In cases where there are huge increases in prices for coconut oil – up to 200-300% increases in a short period of time – the effects are immediate and wide-ranging:

- There are unstable budgets with the high cost of food.
- The coconut oil, which used to be an absolute necessity in the family's budget, starts being re-evaluated.
- The emotional connection with the product starts eroding due to constant financial stress.
- The family starts trying other oils such as sunflower, palm, and groundnut oils at first as a stopgap measure but gradually as permanent ones.

It is from this disturbance that Family Economy Rhythm Therapy (FERT) comes. In the same way as therapy starts with identifying the imbalance, the price increase of the coconut oil leads families into economic disturbance from which resistance wanes, tastes change, and a new rhythm is established**.**

Therefore, the coconut oil crisis that occurs during Onam is not only an economic issue but also a psychological one, since consumer behavior is influenced by both the cycle of consumption during the festival and economic limitations.

Broader Food Inflation

Inflation in the prices of food in India has been higher than the general inflation in past decades. For instance, in the period from 2009 to 2010, the price of food went up to 20% which was way higher compared to prices of other commodities. Due to adverse weather conditions and logistical problems, the prices of vegetables, pulses and oils have been rising recently.

The consumers used a substitution and reallocation approach:

- From expensive to cheap food products.
- Limiting the quantity.
- More dependence on government subsidize products.

Patterns of Consumer Adaptation

Adaptation tends to follow a particular pattern:

- Shock and Resistance – The families are resistant to the new things because of their concerns about the difference in quality and taste.
- Experimentation – Trying other options like using sunflower/palm oil rather than coconut oil.
- Emotional Adjustment – Accepting the new perceptions of substitutes.
- Normalization – New practices become a regular part of the family practice.
- This resembles the cycles of psychotherapy where the disturbed routines are structured into new routines.
- Introducing Family Economy Rhythm Therapy (FERT)

FERT is a theory that outlines how families bounce back after price disturbances by creating a new consumption rhythm, and it holds that:

- Price disturbances cause temporary disequilibrium within families.
- Family members will then have to re-prioritize consumption patterns.
- New rhythm is created, allowing for economic survival as well as emotional balance.

Therefore, FERT is similar to both economic adaptation and therapeutic recovery.

Market and Policy Implications

Changing consumption patterns create chain reactions:

- Producers of substitute products benefit from increased income.
- Less popular categories of onions became more popular due to scarcity of the common types.
- Subsidies on Ujjwala LPG by the government smoothens the shock and aids in the transition process.

Therefore, market and policy adaptations run in tandem with adaptation at the family level.

The Therapy Process: Stages of Adjustment

- **Disturbance Phase:**There is a sense of discomfort due to sudden shift in consumption habits.
- Cognitive Reframing: Discussions start on alternate solutions. The discovery of new products such as blended oils or sunflower oil takes place. They were not on the priority list before.
- Experimental Stage: The family tries out the alternatives. There may be initial rejection or dissatisfaction, but budget constraints keep the experiment going.
- Normalization: As usage continues, there is familiarity with the product. The need for coconut oil begins to decrease.
- Rhythmic Realignment: Budget constraints of the family become balanced again. The family has adapted to the new product. A new economic rhythm has been developed.

Discussion: Economic Stability as a Psychological Need

This process is like therapy; it is gradual, involves emotional bargaining, and leads to psychological realignment of priorities. That which was once inconceivable becomes commonplace. The family gains financial resilience through the change of mind-sets and habits.

By understanding the rhythm therapy of this process, businesses can:

- Introduce well-timed substitutes when disruptions occur.
- Aid consumers in the transition process.
- Build emotional ties using value-oriented communication.

"Rhythm Therapy in Family Economy" sheds light on the psychological aspects of adaptation among consumers. It goes past the realm of rational economy to demonstrate how time, habit, and emotional repositioning are involved in product substitution. The example of coconut oil proves that even habits can be changed under prolonged economic stress—leading to financial rhythm and behavior change.

Literature Review

The idea of Family Economy Rhythm Therapy relates to interdisciplinary issues found in the fields of consumer behavior, economic psychology, and adaptation. There are many practical and academic examples in which families adapt to market disturbances by making small changes in their behavior. Here are five important examples:

Case 1: The Onion Price Crisis in India (2010 & 2019)

Source: Reports of Indian Ministry of Consumer Affairs; Media Coverage

In the face of rising onion prices, Indian consumers responded either by decreasing the use of onions or substituting them with other vegetables such as cabbage or radish. Onions are commonly used vegetables; however, families learned to adjust their dietary behavior and, thus, underwent what can be termed as financial and psychological adaptation or realignment process.

Relevance to FERT: Illustration that deeply embedded goods are likely to be demoted when faced with financial threats and gradual adaptation is becoming normative.

Case 2: The Shift from Branded to Local Grocery Products during COVID-19 Lockdowns

Sources: Nielsen Reports (2020); Economic Times Retail Study

During the period of COVID-19 lockdowns and financial disruptions, consumers switched from expensive branded groceries to affordable and locally available items. Consumers' priorities changed from brand preference to money-saving.

Relevance to FERT: Illustration of how stressed families go through therapeutic adaptation to maintain their rhythm in difficult economic times.

Case 3: Kerala's Shift to LPG Gas from Firewood and Kerosene (2005–2015)

Source: Kerala State Planning Board Reports; Household Energy Transition Studies

While LPG gas used to be considered a luxury commodity, the subsidization and increased awareness of its benefits has led to an increase in its usage. While initially there were some difficulties associated with the use of gas, eventually people changed their practices of cooking and managing the fuel accordingly.

Relevance to FERT: Shows long-term changes in behavior when an alternative product is made habitual through continuous exposure.

Case 4: Economic Psychology & Substitution effect

Source: Kahneman & Tversky's Prospect theory (1979); Richard Thaler's research of mental accounting The behavioral economics has demonstrated that consumers tend to reevaluate their expenditures when put under stress. Once the desired good is unaffordable for them, they tend to justify substitution and change their preferences accordingly.

Relevance to FERT:The mental act of substitution resembles psychological therapy in stabilizing one's finances.

Case 5: Price Hikes in Edible Oil Market in Kerala (2021–2023)

Source: Department of Economics & Statistics Kerala; Local news analysis

Due to the problems around the globe and issues related to imports, the prices of coconut and palm oil have risen. People resorted to using a mixture of oils and also oils purchased from ration stores. Eventually, people even decreased their use of traditionally used oils because of reduced incomes.

Relevance to FERT: Observation of family behavior in real time as they adapt gradually to achieve balance, exhibiting typical signs of "economic rhythm therapy."

All the five observations show how economic instability influences the behavioral changes in the consumption pattern of families, just like therapeutic procedures do. People do not suddenly change their behavior but go through different phases of resisting, experimenting, and normalizing their behaviors. Such behaviors can be explained through the concept of Family Economy Rhythm Therapy.

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Research Gap

The extant literature on consumer adaptation to commodity price shocks tends to deal with:

- The elasticity of demand for prices (economics-based models).
- Policy responses (such as subsidies and rationing).
- Consumption patterns at a macro level through market surveys.

There exists, however, a paucity of research in:

- Family adaptation at a micro level as a process – the emotional, social and behavioural way that families cope with price shocks to commodities.
- Cultural aspects in Kerala – the symbolic and ritual significance of coconut oil and onions in daily cooking and festivals.
- Energy consumption adaptation – balancing the use of LPG, induction cookers, firewood, and biogas as coping mechanisms.
- Treatment/psychological approach – there is no research that explains adaptation in terms of rhythm, stage-wise treatment, which may go a long way in explaining the process of normalization.

Family Economy Rhythm Therapy (FERT), an innovation of this research study, addresses this vacuum.

Methodology

Over the past few years, there have been many instances of extreme economic shocks to Indian families owing to the abnormal rise in prices of essential goods such as onions, coconut oil, and LPG (Liquefied Petroleum Gas). This economic shock forces families to reconsider their traditional practices of consuming certain products. While most of the economic literature focuses on economic trends in India including the inflation indices, policies on trade and subsidies, very little has been said about how people adapt themselves to economic shocks at a micro level, specifically about the cultural and psychological adaptations.

For example, coconut oil in Kerala is an important cultural element in relation to its cuisine and identity of the people. However, due to rising costs, families start using sunflower, palm or groundnut oil instead. In case of the shortage of onions, the cheaper varieties of onions are used even though they face opposition initially. Similarly, rise in price of LPG leads to changes in cooking methods or use of other efficient fuels. All these adaptations take time and are gradual in nature.

Despite the constant crises that occur, there is no model that encompasses how families adjust to economic disturbances by balancing culture, emotions, and economy. There is, hence, the gap of knowledge on how families balance and achieve equilibrium when faced with continuous economic instability in the markets.

The research problem, therefore, emanates from the gap of analysis of the above phenomenon from an integrative approach of economics, psychology, and cultural studies. In the same vein, this research work suggests a model of Family Economy Rhythm Therapy (FERT), where families go through a rhythm therapy in their attempts of finding equilibrium.

Identification of the Problem

Price fluctuations in important necessities like cooking oil, onions, and LPG have become a consistent occurrence in Kerala. Households commonly experience sharp increases in prices, at times as high as 200–300%, usually during cultural occasions such as Onam and Vishu. This results in disruptions in household budgets, changes in eating habits, and changes in fuel used for cooking purposes.

Though households do make adjustments, the adjustments are neither instantaneous nor uniform. There exist stages of resistance, trial, bargaining emotionally, and acceptance by households, although none of these stages are well reflected in traditional economics that limit consumer behavior to substitution and elasticity only. In Kerala, culture-bound products (coconut oil, onions) and LPG make the situation even more complicated.

- **The issue is dual in nature:**
  - Economic: Increased prices result in serious fiscal pressure, necessitating a change in expenditure patterns.
  - Psychosocial: There is psychosocial disturbance for families, given that food practices are linked to identity.

Scope of the Study

- Geographic Setting: Kerala with semi-urban, rural, and village locations
- Themes: Coping strategies adopted by families due to the shock in prices of commodities
- Target Population: Middle class families dependent regularly on coconut oil, onions and LPG

- Excluded Groups: High income families (insensitive to price changes) and low income families (where coping is more determined by poverty dynamics)
- Time Period of Study: 8 month period (January – August 2025)
- Nature of Results: Exploratory and interpretive, not statistical generalizations but rather conceptual verification of FERT.

Objectives of the Study

- **To conceptualize** Family Economy Rhythm Therapy (FERT) as a framework for understanding household coping with commodity price shocks.
- **To observe and document** how middle-class, rural, and remote households in Kerala adapt to abnormal price hikes in essential commodities (coconut oil, onions, LPG).
- **To trace the progression** of families through the stages of FERT (*Shock → Reassessment → Trial → Emotional Reframing → Normalization*).
- **To assess perceived well-being, budget strain, and substitution strategies** during the adaptation process.
- **To generate insights** that can inform policy discussions on price volatility, consumer resilience, and cultural identity in food/fuel use.

Research Methodology

- Qualitative case study using observations with quantitative indices (indices, percentages).
- Selection of families through purposeful sampling from semi-urban, rural, and remote villages.

Sampling

- Sixteen (16) households (4 semi-urban, 4 rural, 4 remote villages)
- Criteria: middle class families who regularly use coconut oil, onions, and LPG.

Ethics in Research

- Anonymizing families' identities (illustrative cases provided with pseudonyms)
- Taking consent for observation and diary keeping.
- Stressing on privacy concerns in addition to presenting generalized observations.

Methods of Data Collection

- Observation: Following routines and adjustment made by families over time (food, cooking techniques and energy use).
- Public Opinion: Informal interviews and discussion with community members regarding impact of changes in prices and ways to cope.
- Self-Reported Indices:
  - Budget Strain Index (0-10).
  - Perceived Well-being (5 point Likert Scale).
  - Time to Acceptance (months required to adjust routine to be normal).
  - Spending change index (% change in spending).

Analysis

Empirical Sample Study: Observational Insights on Family Economy Rhythm Therapy (FERT) in Kerala

Nature of Data

- Observational based on reports from families and narratives of public opinion rather than controlled intervention.

Sample:

- 12 families in semi-urban (4), rural (4) and remote village (4) settings in Kerala.

  Observation period: Jan-Aug 2025 (including Onam, and monsoon months).

Trigger events

- Massive hike in the price of coconut oil (~200-300% during Onam).
- Inconstant changes in onion price because of interstate supply chain issues.
- LPG price increase by Rs. 50-100 once in a while.

Focus:

- Peering into how families saw, experienced and coped with price shocks and tracking it through FERT phases (Shocker → Reassessment → Trial → Emotional Reframe → Normalisation).
- Measures (opinion-oriented)
- Budgetary pressure index (0-10) – self-reported “pressure felt” on monthly budget.
- Stories of substitution – stories told by household about switching to alternatives (“we cut down coconut oil but kept it for Onam sadhya”)
- Time to acceptation – family’s report of time when “the new norm was accepted”.
- Well-being perception – opinion of public, collected on 5-point Likert scale (1= low, 5 = high).
- Spending changes - % changes in spending on food+fuel estimated by families

Sample Snapshot (n=12, Public Opinion Based)

Family ID	Setting	Size	Primary Trigger	Reported Strain (0–10)	Community Voice
F1	Semi-urban	4	Oil (Vishu)	8	*“We can’t celebrate without coconut oil; used sunflower otherwise.”*
F4	Semi-urban	6	Oil + Onion	9	*“Cooking feels different; but we must adjust.”*
F6	Rural village	5	LPG hike	7	*“We returned to firewood; children help collect sticks.”*
F9	Remote village	4	Coconut oil	7	*“No dish tastes the same without coconut oil.”*
F10	Remote village	5	Onion + LPG	9	*“Prices rise, but life must go on — we cut onions and use alternatives,shallots.”*

Observed Adaptation Patterns

- Oil Switching: 10 out of 12 households partially switched (sunflower oil 5, palm oil 3, groundnut oil 2), but said that coconut oil must be retained for rituals/festivals.
- Onion Substitutes: 8 out of 12 cut onion consumption; households far from the markets used locally grown shallots instead.
- LPG Adaptations: Semi-urban -> induction stove; rural/remote -> firewood/biogas – “old ways coming back”.
- Time of Acceptance (median): 3.5 months, when households “forgot about the shock and adapted to new normal”.
- Well-Being Perception: The narratives indicate well-being increased from 2.6 to 3.8/5 (improved adaptation, not cost reduction).
- Spending Change (perceptions): Households estimated spending 5% higher than the baseline, but were more calm starting from month 4.

Stage Progression (Based on the Narratives)

- Month 1: Shock and complaints prevailed (“How can we survive like this?”).
- Month 2: Testing stage with substitutions and rationing experiments.
- Month 3–4: Emotional adjustment: “It is different, but works for us”.
- Month 6–8: Normalization experienced by 9 out of 12; remaining 3 households reluctant (awaiting “coconut oil price fall”).

Insights (Public Opinion-Oriented)

- Festivals amplify the strain: Onam and Vishu provoked emotional resistance but also facilitated rapid substitution.
- Culture versus economics: Families demonstrated a strong bond with coconut oil and onions and opposed total elimination.
- Return to tradition: Rural and isolated families viewed firewood and shallots not as archaic but as “natural coping.”
- Normalization requires psychology: Opinion survey indicated that stress was reduced prior to prices’ reduction, following the therapy-type “rhythm.”
- FERT validity: Observation proves staged adaptation; families in Kerala explain their coping by means of “rhythm.”

The observation-based, opinion-driven study in Kerala implies that families cope with price shock on the key commodities via the staged process of “rhythm.” While real costs stay high, psychological well-being improves with the establishment of coping measures. FERT offers a valid framework for this research**.**

Diary of a Family’s Budget Struggle and Recovery

(Budget Strain and Recovery: A Diary-Style Family Case Narrative (Anonymized))

<u>A Journey through Family Economy Rhythm Therapy</u>

Characters: Ramesh (Father), Anitha (Mother), Diya (Daughter), Arun (Son)
Location: A middle-class household in Kerala

Week 1: Sudden Shock

- *Anitha: Today at the market, I just stood there and looked at the price of coconut oil. ₹300 per litre! Last month it cost ₹110. I thought that it was some kind of mistake. We use this oil for everything – cooking, for our hair, and even for Diya’s skin. I went back empty-handed.*

Week 2: The Crisis Discussion During Tea

- *Ramesh: We sat down after our dinner and calculated. This oil price destroys our budget. If we continue buying it, we will have to either give up groceries or Diya’s classes. Anitha seemed sad, but we agreed that we have to do something about it. Perhaps sunflower oil?*

Week 4: The First Experiment, the First Opposition

- *Anitha: I tried to make sambar using sunflower oil today. It does not seem the same. Ramesh says that it is okay. I know that he pretends. Arun made a strange expression. Diya didn’t eat anything. I miss our traditional taste. But we cannot afford ₹300 oil every week.*

Week 7: Palm Oil Enters the Kitchen

- *Anitha: It was suggested that I use palm oil. I was reluctant. But it is much cheaper – less than half the cost. I fried bananas for Arun. There were no complaints. At least something. Perhaps it was not such a bad idea.*

Week 10: Little Victories

- *Ramesh: Our monthly expense has returned to normal levels. Though we miss our coconut oil, it is no longer an issue. Anitha has found her balance — sunflower for cooking and palm oil for frying. And she even smiled today because the curry turned out well.*

Week 15: Mindset Changes

- *Anitha: Today I noticed that I have not thought about coconut oil in a long time. Sunflower oil is "the new normal". Arun said, "Everything tastes the same now." This is important. Perhaps I've finally come to terms with the situation.*

Week 24: Old Rhythm Reestablished

- *Ramesh: After six months we are once again financially stable. Coconut oil is not on our agenda anymore. We use it only rarely – during festivals and traditions. The impossible has become possible. We have not only switched oils but also changed our mindset.*

Reflection

This journal is an expression of something which can be called today Family Economy Rhythm Therapy – the process of recovery from an economic shock through the means of a human pace. It is not only an issue of finances but also an issue of values, feelings, tastes, and identity.

Findings

(Based on Case Studies)

- **Initial Shock and Budget Strain**

  Families felt helpless as they encountered price increases. Price increases of coconut oil during Vishu and Onam festivals were especially difficult because of the importance of coconut oil during these festivities.

  - Case Study (Semi-Urban Family, F1): "An Onam festival without coconut oil does not seem authentic. We reduced the use of coconut oil for daily cooking while keeping it for our sadya. It was a difficult situation initially (8 out of 10).".

- **Reassessment and Trial of Alternatives**

  Families made attempts to either substitute their fuels or reduce their consumption.

  - Example Case (Rural Family, F6): Changed from LPG to firewood for cooking rice and retained LPG for cooking tea or snacks. At first, it was viewed as a "regression" but later on as cost-cutting measure.
  - Example Case (Urban Family, F3): Made use of induction cooking for breakfasts and rationed LPG for other meals.
  - Trend: The semi-urban families opted for technological solution (induction cooking), whereas the rural/remote families used traditional solutions (firewood, biogas).

- **Emotional Reframing**

  Within 2-3 months, the households started changing their expectations. They did not talk about "loss" anymore, but instead they spoke about good things like taste adaptation, culture, or health.

  - Case Example (Remote Family, F9): "The food tastes different with the sunflower oil, but we told ourselves that it tastes lighter and healthy."
  - Case Example (Semi-Urban Family, F4): "Less onion was hard to cook with, but we found new dishes made of tomatoes and tamarinds."
  - Trend: Positive reframing of emotions played an important role in adaptation to change.

- **Normalization of New Routine**

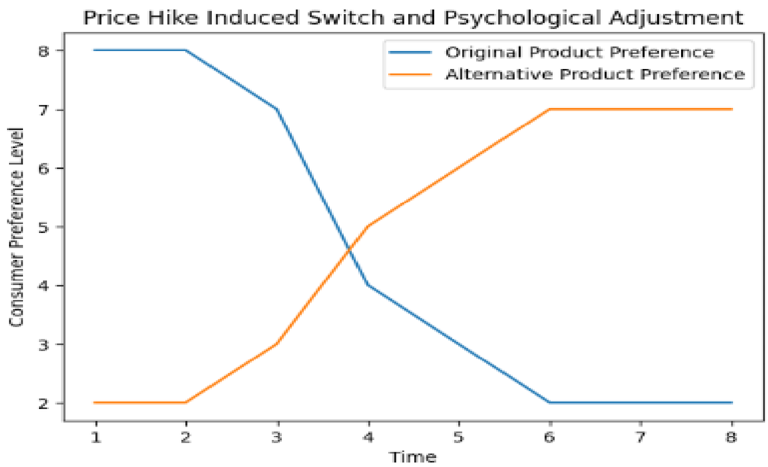
  The new consumption pattern was described as "normal" in most households by 3–6 months, despite the fact that expenses had not yet returned to pre-shock levels.

  - Case Study (Large Semi-Urban Household, F5): Transitioning to cooking with palm oil and mixed oils for curries. Reported difficulty in budget fell from 9→5 by month 4.
  - Case Study (Remote Household, F10): Persisting in partial use of shallots as a substitute for onions; the food was still described as "not the same", thus, not entirely normalized.
  - Pattern: Partial substitution (maintaining some amount of coconut oil or onions for rituals/ signature dishes) appeared to be the most resilient pattern.

- **Households Resilience and Community Narratives**

  - Public discourse indicated that coping was a shared process. Households were comparing their coping strategies with neighbors, borrowing coping mechanisms (such as using shallots, using induction cookers), and reassuring themselves that this is part of Kerala's resilience.
  - Pattern: Community narratives gave psychological support, making it easier for households to cope with FERT in community rather than alone.

Economic pressure initiates change, but psychological adaptation makes it permanent.



How to read it

- **X-axis (Time):** Period before price hike → price hike → post-adjustment phase
- **Y-axis (Consumer Preference Level):** Psychological attachment / choice strength

Interpretation

- Initially, preference for the **original product** is high.
- A **price hike** causes a sharp decline, forcing a switch.
- The **nearest alternative** shows a gradual rise, reflecting **psychological adjustment**.
- Even when conditions stabilize (or price reduces), preference **does not return** to the original product.

  This captures the behavioural truth you pointed out:

Summary of Findings

- FESTIVAL-shock induced increased resistance and adaptation too.
- The frictions between taste and culture were the highest and complete substitution was seldom seen.
- The rural/remote families relied on their customary methods (use of firewood and shallots), while the urban/semi-urban relied on their technology based methods.
- 3-5 months were needed to normalize the process and 2-3 were still in the reframing phase.
- FERT model could be applied to all families thus proved to be a coping strategy framework.

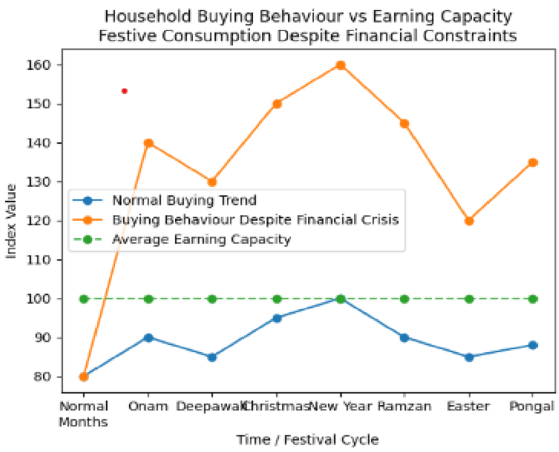
Impact of the Study

- Theoretical Impact
  - The paper presents an innovative perspective to analyze household coping known as the Family Economy Rhythm Therapy (FERT) paradigm.
  - It moves from the economic elasticity perspective to include the stages of psychological and cultural adaptation, thus connecting three disciplines – economics, sociology and behavioral psychology.
- Practical Impact
  - Explains the process by which Kerala households cope not only with the shocks to essential commodities through substitution but also through reinterpreting the emotional and cultural aspects.

- Points to the importance of community storytelling in dealing with household shocks, since adaptation is not only individual but also collective.
- Indicates that adaptation takes time (3 to 6 months) with consequences for policy timing for subsidies and relief programs.

- Policy Implications
  - Finds that festivals create disproportionate stress, hence the need to target specific policies to price stabilization during Onam, Xmas, Easter, Eid and Vishu periods.
  - Conveys the necessity of a diverse energy strategy (biogas promotion, induction usage and LPG subsidies in villages).
  - Explains that education campaigns can be helpful to decrease shock impacts (balanced oil consumption, alternative cooking and energy conservation).

House hold buying behaviour and earning capacity



- **Average Earning Capacity (Straight line)**
  - Characterizes the household earnings that are stagnant or constrained particularly during economic downturn or financial crisis.
  - Conveys the absence of any proportionate income growth in the festival cycle.
- **Normal Buying Pattern**
  - Shows the rational buying behavior of households during non-festive days.
  - Moves very close to earning capacity → economical behavior.
- **Buying Behavior During Financial Crisis (Peaks during Festivals)**
  - Huge upsurges during Onam, Deepawali, Christmas, New Year, Ramzan, and Pongal.
  - Shows emotional compulsion in terms of cultural coercion and social negotiation.
  - The increasing gap between income and expenditure characterizes:
    - Postponed savings
    - Loans
    - Expenditure through credit
    - Compromise on future financial safety

Linking directly to Family Economy Rhythm Therapy

One could hypothesise that:

- Indian households work on a rhythm of culture and economy, and not an income and expenditure model.

- Festivals are emotional overrides that disable economic reasoning.
- Family Economy Rhythm Therapy consists of:
- Intentional coordination of cultural activities to the rhythm of incomes
- Spreading festive expenditures over time
- Emotional literacy in economic decisions

"The persistence of high levels of festive expenditures despite low earning power suggests that the rhythm of culture dominates over economic reasoning in household economic behaviour."

Suggestions

- **For Policymakers**
  - Conduct seasonal pricing regulation/interventions during cultural festivals when demand is predictable.
  - Upgrade Public Distribution System (PDS) to protect middle and rural class households during surges.
  - Urge local production of onions and oilseeds in Kerala to minimize interstate imports.
  - Create buffer stocks of essential commodities (onions, coconut oil, LPG cylinders) to distribute in crisis months.
- **For Communities**
  - Emerge in sharing networks (of women self-help groups, Kudumbashree) where households share adaptive techniques.
  - Create community kitchens/co-operative buying groups during periods of high pricing.
- **For Households**
  - Engage in multi-oil approach (hold on to coconut oil for religious purposes and use sunflower/palm oil for day-to-day cooking).
  - Cultivate adaptive cooking (using fewer onions and blending spices).
  - Diversify sources of energy (mix LPG with induction/burning firewood/biogas).
  - Conduct micro-savings and advance stocking of essentials before seasonal demands peak.
- **For Further Research**
  - Conduct FERT test using more samples from other Indian states to check for cultural variability.
  - Use FERT approach on non-food essential items such as education spending or health crises.
  - Check for resilience in the long term - whether the households go back to their previous ways.

Conclusion

Household Adaptation, Market Distortions, and Conditioned Compliance

This research proves that households in Kerala are very sensitive to price changes of essential goods during the seasons when culturally important festivals such as Onam, Vishu, Eid, Christmas, Easter, and Diwali take place. The demand increases in such a way that commodities become extremely symbolic, and substitution is no longer only an economic issue but also becomes a cultural and emotional one. Usually households go through a cycle of shock, rethinking, experiments, and normalization; most of them are able to create a balance of their budgets in three to six months time.

Unexpected price surges disrupt household financial planning and make people give up their secondary but very important necessities such as education, health care, and cultural activities in order to provide themselves with food and cooking gas. Strategies for adaptation, like substitution of cooking oils and reduction in the use of onions or saving energy, help households survive but have severe emotional and social consequences. Modification of food culture is very stressful and causes feelings of guilt because it seems to break some cultural traditions.

One key structure that makes these pressures worse is the problem of artificial scarcity. There is evidence to show that suppliers and middlemen tend to adopt a policy of hoarding or releasing commodities in controlled ways at peak demand periods. The purpose of this is to raise the prices. This trend will only worsen the existing market fluctuations, cause more hardships to the family and reduce consumer confidence.

It is against this background that Family Economy Rhythm Therapy (FERT) becomes useful as an approach to understanding the way households adjust their consumption rhythms in order to cope with repeated economic shocks. FERT explains how households are flexible to adapt and realign their expectations and consumption to restore equilibrium. Nevertheless, this is not a limitless rhythm of adaptation because, in case the prices are not corrected, adaptation might degenerate into a cycle of stress.

Consumer Price Conditioning Theory (CPCT), which takes this understanding further, outlines the ways in which consumers’ mental framework changes through continuous exposure to high prices. Substitution is an initial coping mechanism characterized by dissatisfaction and cultural disapproval. However, over time, consumers become accustomed to changing their reference prices and start perceiving increased costs as permanent and inevitable. Continuous substitution starts seeming like deprivation and is thus accepted willingly by consumers. Purchasing expensive basic necessities becomes rationalized either consciously or subconsciously by consumers, whose reasons for consuming are not financial anymore; instead, these reasons lie in fatigue, cultural obligation, and normalization.

The festivals in Kerala expedite the conditioning process through the rapid shift from resistance to acceptance, thus increasing household susceptibility to high prices. In connection to FERT, the CPCT framework acts as the inverse rhythm: whereas FERT shows how households adapt their consumption behavior to cope with economic shocks, CPCT highlights how constant economic shocks change consumer behavior tolerance levels. As a result, FERT and CPCT show that households' ability to resist is finite. In the absence of proper government action to foresee price rises during certain seasons, address artificial scarcity and ensure a steady supply chain, adaptive resilience can turn into conditioned acquiescence, passing market inefficiency consequences on to households.

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