

An integrated model of consumer materialism: Can economic socialization and maternal values predict materialistic attitudes in adolescents?

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Abstract

In this study, an integrated model of materialism was attempted. Based on questionnaire data from 246 adolescents, this study showed that materialism in adolescents is positively related to peer influence and is negatively related to satisfaction with one's mother, religious service attendance, and economic socialization. Within a sample of 82 adolescents for which their mothers' materialism scores were also available, maternal materialism correlated with adolescents' materialism. With maternal materialism taken into account, adolescents' materialism correlated with peer influence and religious service attendance, but economic socialization did not have an impact, although neuroticism did. Contrary to previous research, family structure was not related to adolescents' materialism, although family environments were very important predictors of the adolescents' materialism to the extent that their mother's materialism level and their mother's report of the family communication style alone could reliably predict her child's level of materialism. Implications of the findings for the study of materialism are discussed, and ideas for future investigation are offered.

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1. Introduction

Materialism in economic psychology and consumer research has been defined as “the importance a consumer attaches to worldly possessions” (Belk, 1985, p. 265), or as “an orientation which views material goods and money as important for personal happiness and social progress” (Ward and Wackman, 1971, p. 422). The popular notion of materialism equates materialism with conspicuous consumption, in which product satisfaction is derived from audience reaction rather than utility in use. Not only are materialists viewed as “driven” to consume more, but they are also seen to focus on the consumption of “status goods” (Fournier and Richins, 1991; Mason, 1981) or unique consumer products (Lynn and Harris, 1997). The popular notion of materialism also associates materialism with excessive status consciousness, condescension, envy, disregard of others and of social issues, self-centeredness, a lack of principles, possessiveness, insecurity, and interpersonal detachment (Fournier and Richins, 1991). On the other hand, economists define materialism or private materialism as a value usually taken to refer to “the pursuit of one’s own material well-being” (e.g., Easterlin and Crimmins, 1991), and sociologists describe materialism as a personal value that encompasses concern with material things, competitiveness, and emphasis on making profit as opposed to human well-being (e.g., Beutel and Marini, 1995). It seems, therefore, that there is an ambiguity about the construct of materialism. Is materialism an orientation toward spending (and so close to hedonism, perhaps), an orientation toward conspicuous spending (and so close to status seeking), or an orientation toward possessions? All attempts to assess materialism at the micro level have defined materialism as an orientation toward possessions, although on various occasions, (Flouri, 1999) materialists are shown to display several or even all of these orientations. Research on materialism from the perspective of economic psychology and consumer research deals mainly with the study of the psychological correlates of the materialism construct and its relationship with certain economic variables (for a review, see Flouri, 1999). However, less consistent findings have emerged from studies on what causes or predicts materialism in the first place. Usually, research and theorizing on the causes of materialism view materialism as either a strictly individual difference variable or as a criterion variable in a structured model (usually in consumer socialization research).

At the individual level, several explanations of materialism have been proposed, although the empirical research is fragmented. The notion that material possessions often serve as surrogates for inadequate or unsatisfying interpersonal relationships (e.g., Belk, 1985; Richins, 1994) or as means to compensate for personal shortcomings has generally received support. For example, Braun and Wicklund (1989) introduced the theory of self-completion, which suggests that people tend to compensate for their shortcomings through adoption of consumer symbols. More recently, Claxton and Murray (1994) reintroduced Braun and Wicklund’s (1989) theory from a symbolic interactionist perspective. In their conception, where functional human relationships are lacking, people may turn to the symbolism of objects for portions of self-definition.

According to Claxton and Murray (1994), materialists actively demonstrate “an attempt to restore a psychological deprivation that the class structure has effected in their lives” (p. 424).

Even broad “dispositional” factors may be responsible for a materialistic orientation, according to Kasser and Ryan (1993), who suggested that individuals dispositionally high on broad personality factors, such as neuroticism, or those with low security and sense of well-being, may be more prone to view money as a means of self-enhancement. “Learned” competitiveness since early childhood has also been hailed as a personal characteristic that might lead to a materialistic orientation (Belk, 1988). Thus, a major theme is that materialistic strivings may be compensatory for lowered feelings of self-worth and for feelings of dependency and emotional deprivation. However, as most of the evidence for such a view is based on correlational findings, other interpretations are also possible. It could be, for example, that the pursuit of primarily materialistic goals itself contributes to self-criticism and self-dissatisfaction (Wachtel and Blatt, 1990). Indeed, the question whether materialism is essentially the cause or the result of unhappiness has not been resolved yet (e.g., Belk, 1985; Richins and Dawson, 1992).

Psychoanalysts have also discussed the motives behind two close correlates of materialism, namely envy and extravagance. The earliest sources of envy and adult attitudes toward property and meanness have been traced to the infant’s dissatisfaction with its relation with its mother (Klein, 1988), to sibling rivalry (Schoeck, 1969), or to an insecure mothering relationship (Winnicott, 1975). Extravagance, on the other hand, is related to neurotic states (Abraham, 1942). According to Bloom (1991), extravagance “is interpreted as a defiance against repressive influences. It may be the only gratification available to an otherwise repressed and immature person, fixated in early infantile anality” (p. 438). At the macro level, however, political scientists and sociologists have advanced other hypotheses to explain materialistic trends (e.g., Easterlin and Crimmins, 1991; Inglehart, 1990, 1977). Economic psychology and consumer research, on the other hand, have stressed the role consumer socialization in the development of materialistic values (e.g., Belk, 1987, 1989; Belk and Dodson, 1997; Cummings and Taebel, 1978; Furnham and Stacey, 1991; Rindfleisch, 1994; Ward, 1974).

Perhaps the best structural model of materialism was offered by Churchill and Moschis (1979) as a part of their broader model of adolescent consumer learning. They explored the effects of both social structural constraints (the social variables, such as social class, sex, and birth order, that can have an effect in socialization by influencing learning processes) and socialization agents (that is, television, family, and peers) on the criterion variables of economic motivation for consumption (the cognitive orientation concerning the importance of functional and economic features of the products), social motivation for consumption (the cognitive orientation emphasizing conspicuous consumption and its importance to self-expression), and materialistic values. The researchers found that materialism and social motivations for consumption increased with the amount of television viewing and with the extent of peer communication and were lower for females.

Moore-Shay and Berchmans (1996) studied the role of the family environment in the development of shared consumption values and found that conflict between parents and children about consumption issues emerged as a key indicator of children’s materialistic tendencies and optimism, associated positively with a child’s level of materialism, and negatively with their general feeling of optimism, whereas children’s perceptions of their parents as incompetent

financial managers significantly predicted children's level of materialism. Rindfleisch et al. (1996) also explored the role of family structure in the development of materialistic attitudes and found that young adults reared in disrupted families (i.e., divorced families) exhibited higher levels of materialism than those reared in intact families. They showed that family disruption can have both direct and indirect influences in the development of materialistic attitudes in children. Directly, it may influence materialism because it prematurely expands children's consumption roles and responsibilities and because it is associated with lack of positive reinforcers, such as parental guidance and adequate material support. Indirectly, young adults who have faced stressful life changes earlier in their lives often experience feelings of insecurity, "which they try to assuage by claiming 'possession' of persons or objects they can control" (Rindfleisch et al., 1997, p. 313). Taking this thesis several steps forward, Burroughs and Rindfleisch (1997) proposed that children and young adults may develop an enhanced level of materialism as a way of coping with the stresses associated with family disruption, suggesting that perhaps children from disrupted households may come to rely on certain "special" possessions to reduce stress by bridging the physical gap between themselves and an absentee parent.

Kasser et al. (1995) attempted to examine, in detail, how the goal of financial success, like any other personal value, evolves in a complex social context in which factors at multiple levels are operating. Their approach echoed basic organismic theories that suggest that environments that do not support growth and self-expression are associated with valuing financial success relatively more than prosocial values (for a review, see Kasser and Ryan, 1993). Based on the literature on the origins of values, Kasser et al. (1995) showed that the parents' child-rearing styles, the family's socio-economic circumstances, and the parents' own values were among the main factors influencing the development of values. Specifically, Kasser et al. (1995) found that non-nurturant parenting styles on the part of the mother were associated with relatively strong focus by adolescents on financial success in comparison to affiliative, community, or self-acceptance values. Second, they found that mothers from less advantageous socio-economic circumstances were likely to value financial success more than the other three values for their adolescents. Third, they showed that mothers who especially valued financial success relative to other aspirations for their children had children with similar value aspirations, a finding in line with the identification model of value transmission (Kilby, 1993). Finally, it was found that mothers who valued financial success for their teenagers were less nurturant and lived in less advantaged socio-economic circumstances themselves.

Kasser et al.'s (1995) findings helped disentangle the various influences of environment upon peoples' values, but left unexamined other environmental factors that may contribute to the development of values, such as schools, peer groups, churches, and the media. Such influences may be very important, especially in the light of recent research that showed that materialism in particular seems to be associated with peer influence (e.g., Achenreiner, 1997; Schroeder and Dugal, 1995), positive attitudes toward advertising (Yoon, 1995), and decreased religiosity (e.g., Thornton, 1989). Furthermore, Ryan and Grolnick (1986) found that when teachers do not support students' needs and desires, students are likely to orient toward extrinsic controls, a finding which may suggest that perhaps teachers low in nurturance tend to have students who especially value extrinsic rewards, such as financial success and grades. Also, Clapp (1988) and, more recently, O'Guinn and Shrum (1997) saw television's influence in the socialization of children as a cause for the increase of materialism in young people. This, too, was left unexamined in Kasser et al.'s (1995) study.

The above studies remain fragmented and unable to propose an integrated model of the development of materialism. Thus, the purpose of the present study was to propose an integrated model of the development of materialism in the specific context of family socialization and impact of parental values and parental styles.

2. Methods

2.1. Samples

Two hundred forty-six college students (112 male, 133 female) aged 16—23 years old who lived in a medium-sized Southwestern town in the UK took part in this study on a voluntary, unpaid basis. Students were approached individually by the researcher on the college premises and were asked to fill in a three-page, anonymous questionnaire that was described as being about “attitudes, values, and money management.” Furthermore, they were asked to take one or two FREEPOST envelope(s) that contained also anonymous questionnaires for their parent(s) or the person(s) who took parental responsibility for them. To match the teenagers’ responses to those of their parent(s), all questionnaires had been assigned a number (that is, each dyad or triad of parent(s) and teenager had all been assigned the same number). Both teenagers and their parents were notified (verbally and in writing, respectively) about this, and were assured that that was solely for matching purposes, and there was no way that their answers could be traced to them. The teenagers’ questionnaires were distributed, filled in, and collected on the spot. The redundant envelopes were destroyed immediately. In total, 278 questionnaires were distributed to teenagers. Of these, 250 were returned, but four questionnaires had to be discarded because of missing data. All respondents were British. Their mean age was 17.50 years ($SD = 1.19$), and the average monthly income was £177.36 ($SD = 153.05$). Sixty-seven point three percent lived with both their parents; 3.3% 1 with their father only; 14.3% with their mother only; 0.8% with their grandparents; .2% with their father and his partner; 7.3% with their mother and her partner; and 5.7% lived alone, with friends, or with a partner. Adolescents who did not live with both their parents formed the “disrupted family” category, which was compared with the category of the adolescents from intact families (i.e., adolescents who lived with both their parents). The 14 respondents who stated that they lived with their partner, friends, or alone were excluded from the disrupted category. Thus, 165 adolescents were identified as coming from intact families and 66 as coming from disrupted families.

One hundred thirty-seven parents (82 mothers and 55 fathers) volunteered to take part in the study. Forty-eight couples took part in this study, and 41 questionnaires were returned from only one parent, thus providing information for 89 families. Of the 89 adolescents, 62 (70.5%) girls and 26 (29.5%) boys got their parents to also take part in this study. Of the mothers, a high 45.7% were university educated, and 44% reported that their average gross household income was more than £500 a week. Fifty-seven of them came from intact families and 24 from disrupted. Their mean age was 45.61 years ($SD = 4.52$). Of the fathers, 44 came from intact families and 10 from disrupted. Their mean age was 47.17 years ($SD = 4.61$). Thirty-seven percent were university educated, and 5 1.9% reported that their average gross household income exceeded £500 a week.

2.2. Materials

The teenagers had to complete Richins and Dawson's (1992) Materialism Scale, the Eysenck Personality Questionnaire (EPQ) "N" Scale (Eysenck and Eysenck, 1975), the Consumer Susceptibility to Interpersonal Influence Scale (Bearden et al., 1989), and the Poor Money Management Scale (Flouri, 1999). Also, they had to indicate the degree to which they agreed that money was always a source of tension between them and their parents; that they and their friends and parents often talked about buying things; that they had always felt loved by their family; that they had never been jealous of their sibling(s) (if any), and that they had always been competitive over possessions as children. Furthermore, they had to indicate the degree to which they were satisfied with the quality of their relationship with their father, mother, sister(s)/brother(s), and friends, and answer a few questions that measured the amount of TV viewing and religious importance and religious service attendance. Finally, they had to answer a few questions on economic socialization (saving as children, receiving pocket money, amount of pocket money when they were 12 years old, amount of parents' teaching about how to manage money), and describe their parents' financial management, their attitude toward debt, and their financial position at present. The last part of the questionnaire asked them to provide demographic information (gender, age, income, birth order and whether they had any brothers or sisters, and whom they were living with). This last question was preferred over the more direct but cruder questions used by Rindfleisch and Burroughs (1998) or Burroughs and Rindfleisch (1997) to determine family structure; adolescents had only to state whether they were living with both their parents, their father only, their mother only, their grandparent(s), their guardian(s), their father and his partner, their mother and her partner or, if not, specify who they were living with at present. The parents were asked to fill in a shorter questionnaire. They had to complete Richins and Dawson's (1992) Materialism Scale and the Poor Money Management Scale (Flouri, 1999).

In addition, they were asked to rank order eight values that distinguish between valuing self-direction as opposed to conformity (Kohn, 1969) as to how much they valued them in their teenager. Furthermore, they had to indicate the degree to which they agreed with 11 items (Chaffee et al., 1971) that measure the degree to which their family stresses socioorientation or concept-orientation communication patterns. They were asked to give their own view about some of their child's behaviors and attitudes that were also addressed in the teenager's questionnaire. In particular, they had to indicate the degree to which they agreed that money was always a source of tension between them and their child, that they and their child often talked about buying things, that they were satisfied with the quality of their relationship with their child, that their child had never been competitive over his/her possessions, that she or he had always had a good relationship with her/his sibling(s) (if any); and that she or he had always been jealous of her/his sibling(s) (if any). Finally, they indicated the extent to which they agreed that their child was a real friend for them and that they had many rules for their child. In the last part of the questionnaire they were asked to provide some demographic information (age, gender, marital status, occupation, education level, and household income) and answer three questions regarding their personal view toward debt, how they manage their money, and what was their household financial position at present.

2.3. Measures

Richins and Dawson's (1992) Materialism Scale consists of 18 items, such as "I admire

people who own expensive homes, cars, and clothes” and “It sometimes bothers me quite a bit that I can’t afford to buy all the things I like.” The Materialism Scale used here is a 7-point Likert response format, anchored with *strongly disagree* and *strongly agree*. It consists of three factors, possessions as defining success, acquisition centrality, and acquisition as the pursuit of happiness. Alpha for the overall scale ranges between 0.80 and 0.88 (Bearden et al., 1993). Test-retest reliability has been reported as 0.87 (Richins and Dawson, 1992).

Eysenck and Eysenck’s (1975) “N” Scale of the Eysenck Personality Questionnaire consists of 23 questions in a *yes-no* format. The scale measures neuroticism, emotionality, or stability-instability. Eysenck and Eysenck (1975) described the typical high N scorer as being “an anxious, worrying individual, moody and frequently depressed” (p. 9); “his main characteristic is a constant preoccupation with things that might go wrong, and a strong emotional reaction of anxiety to these thoughts” (p. 10). Typical items of the N Scale include “Do you worry too long after an embarrassing experience?” and “Does your mood often go up and down?” Alpha for the overall scale ranges between 0.84 and 0.88. Test-retest reliability has been reported as 0.86 (Eysenck and Eysenck, 1975). The scoring in this study for the “N” scale was 1 if the answer was *yes* and 2 if the answer was *no*.

The Consumer Susceptibility to Interpersonal Influence Scale attempts to measure social influence in consumer behavior. The scale is divided into two separate factors, informational influence and normative influence. Test-retest reliability has been reported as 0.75 for the informational influence factor and 0.79 for the normative influence factor. Coefficient alpha estimates for the informational and normative factors were 0.82 and 0.88, respectively (Bearden et al., 1989). Sample items include “It is important that others like the products and brands that I buy” (normative factor), and “I often consult other people to help choose the best alternative available from a product class” (informational factor). Participants responded to a 5-item scale anchored with *strongly disagree* and *strongly agree*. The Poor Money Management Scale (Flouri, 1999) consists of 4 items such as “I am terrible at managing my money”. Alpha for the scale has been found to be 0.77.

Kohn’s (1969) Parent Values are eight values that distinguish between valuing self-direction as opposed to conformity. Parents are asked to rank order eight values as to how much they valued them in their teenager. Conformity values include having good manners, being obedient, being neat and clean, being a good student, and acting consistently with sex-typed behavior [a value that was more colloquially phrased in the questionnaire as being manly (if a boy), being feminine (if a girl)]. Self-direction values, on the other hand, emphasized being interested, responsible, and considerate. Low scores represent valuing self-direction more than conformity.

Family communication structure (Chaffee et al., 1971) is a two-dimensional pattern of parent child communication. These two general dimensions of communication structure “help guide the child in his ‘cognitive mapping’ of situations he encounters outside the immediate family context, for example, at school, in relation to public affair issues, and mass media use” (p. 331). The first kind of relation is called socio-oriented. In families that stress his socio-orientation, the child is encouraged to “maintain harmonious personal relations, void controversy, and repress his feelings on extrapersonal topics” (Chaffee et al., 1971, p.331). To measure socio-orientation, the present study used six items of family communication structure (Chaffee et al., 1971). Sample items included “I urge my child to give in on arguments rather than risk antagonising others” and “I say that discussions are better if you keep them pleasant.” The second kind of relation is called

concept-oriented. Where this orientation is stressed “the child is stimulated to express his ideas; he is exposed to controversy and encouraged to join it” (Chaffee et al., 1971, p. 332). The present study used five typical items of this communicator environment. Sample items include “I encourage my child to challenge my ideas and beliefs” and “I ask my child’s opinion when family is discussing something.”

Finally, the items on TV viewing and importance of religion and religious service attendance were the ones used in the Independent Television Commission’s annual survey *Television: the Public’s View* and in Labarbera and Gurhan (1997), respectively. The two items on TV viewing (“During an average week, on how many days on average do you personally watch television?” and “On a day when you personally watch television, for about how many hours do you view on average?”) were combined to provide a weekly viewing figure for each respondent.

3. Results

Of the two parental samples, only the mothers’ sample was used because of its relatively acceptable size ($n = 82$). Materialism, Consumer Susceptibility to Interpersonal Influence, the EPQ “N” Scale, and Poor Money Management Scales were all found to be internally consistent ($\alpha = 0.81, 0.87, 0.86,$ and $0.81,$ respectively) in the adolescent sample. Materialism, Concept-Orientation, and Poor Money Management Scales also proved to be internally consistent in the mothers’ sample ($\alpha = 0.80, 0.64,$ and $0.84,$ respectively).

To predict adolescents’ materialism from those correlates of materialism included in the adolescents’ questionnaire, a stepwise simple standard regression was carried out. The respondents who did not have siblings ($n = 15$) and stated “N/A” on the questions on their satisfaction with the relationship with their mother ($n = 2$) or father ($n = 1$) and lived with friends, partners, or alone ($n = 14$) were excluded from the analysis. With other variables held constant, materialism was positively related to communication with peers about consumption issues ($b = 2.31$) and susceptibility to interpersonal influence ($b = 0.32$) and negatively related to religious service attendance ($b = -1.67$), amount of parents’ teaching about how to manage money ($b = -1.67$), and satisfaction with one’s mother ($b = -1.17$). The effects of all the predictors were significant ($t = 3.60, p < .001; t = 3.80, p < .001; t = 3.61, p < .001; t = 2.23, p < .05; t = 2.08, p < .05,$ respectively) as was the overall relationship [$F(5,142) = 13.11, p < .001$]. The model explained 29% of the variance observed in the dependent variable. These results are particularly interesting because they seem to point toward a model of materialism in which the various socialization agents (family, peers, religion), and the human relations (quality of relationship with one’s mother) are both important. Therefore, a bridge seems to be formed between the two dominant

Table 1

Test of moderating effects of family structure on adolescents’ materialism in the adolescent sample
($N = 211$)

Independent Variables 13 p-value

Satisfaction with mother?	.16	.04	
Susceptibility to interpersonal influence	.29	.00	
Communication with peers about consumption	.33	.00	
Parents' teaching about money management"	.16	.02	
Religious service attendance	-.13	.15	
Family structure (intact 1, disrupted -1)	-.01	.97	
Satisfaction with mothera* family structure (intact 1, disrupted -1)	.02	.88	
Susceptibility to interpersonal influence* family structure (intact 1, disrupted -1)	.33	.14	
Communication with peers about consumption* family structure (intact 1, disrupted -1)	-.32	.10	
Parents' teaching about money managementa* family structure (intact 1, disrupted -1)	-.03	.88	
Religious service attendance* family structure (intact 1, disrupted -1)	-.14	.31	

alnvrsely coded. $F(11, 194) = 9.53, p < .001, R^2 = .31, F_{change}(6, 194) = 1.18, p > .05.$

approaches to the study of the causes of materialism, namely individual differences and consumer socialization.

To test whether family structure moderates the impact of these variables upon materialism, interaction analysis was employed. The five predictor variables, the variable of family structure, and the product term for their interaction with the variable of family structure were entered in a hierarchical regression analysis. However, as shown in Table 1 no significant two-way interactions were found. Furthermore, the overall impact of the interactions was insignificant [$F(6, 194) = 1.18, p > .05$]. Thus, it seems that the relationship between materialism and its significant predictors does not differ significantly for categories of family structure.

To explore further the relationships between materialism and its predictor variables, a series of stepwise simple standard regressions were performed on each of the predictor variables of materialism. The results are summarized by the path diagram shown in Fig. 1.

Next, regression analysis was used to predict children's materialism from their mothers' responses to their questionnaire. Before making use of this subsample of teenagers, it was necessary to test whether there were any fundamental differences between adolescents whose mothers responded to the questionnaire and those who did not. For instance, there were no differences in materialism, susceptibility to interpersonal influence, parents' teaching about how to manage money, communication with peers about consumption, satisfaction with one's mother, or religious service attendance (Mann-Whitney U test: $z = 1.28, p > .05; z = 0.59, p > .05; z = 0.23, p > .05; z = 1.52, p > .05; z = 1.7, p > .05$, respectively) between adolescents for whom their mothers' data were available and those for whom such data were not available. However, the first tended to be better money managers and more neurotic and admitted to being more jealous of their siblings (Mann-Whitney U test: $z = 2.72, p < .01; z = 2.63, p < .01; z = 2.21, p < .01$, respectively) than those who either refused to ask their mothers to take part in the study or who asked their mothers but their mothers did not participate. As for their demographic characteristics, there was no difference between the two groups in family structure ($\chi^2 = 0.07, p > .05$), presence

Fig. 1. Linear structural model depicting the predictors of materialism for the whole sample ($n = 211$). MAT, adolescent's materialism; SWM, satisfaction with mother; STII, susceptibility to interpersonal influence; CW- I PeeAC, communication with peers about consumption; PTAMM, parents' teaching about money management; RSA, religious service attendance; SWF, satisfaction with father; SWS, satisfaction with siblings; SWFr, satisfaction with friends; Fain, family structure (intact 1, disrupted —1); FLBF, feeling loved by family; PM, pocket money (received regularly); A, age; N, neuroticism; CommWPareAC, communication with parents about I consumption; CWPareAM, conflict with parents about money; I, income; PPM, parents' poor money management; SAC, saving as child; RI, religious importance.

Fig. 2. Linear structural model depicting the predictors of adolescents' materialism using mothers' data ($n = 82$).

MAT, adolescents' materialism; MYWKBWYGU, mother's "you will know better when you grow up"; Mo-MAT, mother's materialism; MCommWAdAC, communication with adolescent about consumption (mother's report); MKAFT, mother's "the best way to stay out of trouble is to keep away from it."

or absence of siblings ($\chi^2 = 2.88, p > .05$), or birth order ($\chi^2 = 2.33, p > .05$). However, the adolescents whose mothers also took part in the study were slightly younger (Mann—Whitney U test: $z = 2.52, p < .01$), and thus unsurprisingly less well-off (Mann—Whitney U test: $z = 2.44, p < .01$) than those for whom their mothers' data were unavailable. The mean age for such adolescents was 17.22 years ($SD = 0.92$), and the average monthly income was £132.18 ($SD = 117.10$). However, these differences were not considered so fundamental as to render this subsample prohibitively selective.

Thus, using as a dependent variable the materialism scores of the children and as independent variables the mothers' answers to the questionnaire, as well as the variable of family structure (intact vs. disrupted families), it was found that materialism in adolescents was positively related to their mothers' materialism ($b = 0.43$), and their mothers' attitude to children's questions that they "will know better when they grow up" ($b = 3.66$) (for a graphic representation of the above relationships, see Fig. 2). Both effects were significant ($t = 2.62, p < .05$ and $t = 2.06, p < .05$, respectively). The overall relationship was also significant [$F(2,42) = 6.76, p < 0.01$], but the model explained only 21% of the variance observed in the dependent variable. Subsequently, separate regression analyses were carried out on both the important predictors of adolescents' materialism by using their mothers' data. Maternal materialism could not be predicted from the data in the mothers' questionnaires. However, the mothers' attitude to their children that they "will know better when they grow up" was positively related to the attitude that "the best way to stay out of trouble is to keep away from it" ($b = 0.34$) and negatively related to communication with the child about consumption issues ($b = -0.26$). Both effects were significant ($t = 3.30, p < .01$ and $t = 2.25, p < .05$, respectively), as was the overall relationship [$F(2,42) = 7.61, p < .01$]. The model, though, predicted 23% of the variance observed in the dependent variable.

As in the adolescents' sample, an interaction analysis was performed to test for any

Table 2

Test of moderating effects of family structure on adolescents' materialism in the mothers' sample
($N = 82$)

Independent Variables	β	p-value
Mothers' "You will know better when you grow up"	.07	.64
Mothers' materialism	.39	.00
family structure (intact 1, disrupted—i)	— .21	.71
Mother's "You will know better when you grow up"*	.30	.29
family structure (intact 1, disrupted — 1)		
Mothers' materialism *MOMAT* family structure (intact 1, disrupted —1)	— .18	.76

$F(5,64) = 3.13, p < .05, R^2 = .13, F_{change}(3,64) = .55, p > .05$.

moderating effects of family structure on materialism. The two predictor variables of maternal materialism and maternal attitude that the child "will know better when she or he grows up," the variable of family structure, and the product term for their interaction with the variable of family structure were entered in a hierarchical regression analysis. However, as shown in Table 2 no significant two-way interactions were found. Furthermore, the overall impact of the interactions was insignificant [$F(3,64) = 0.55, p > .05$]. Thus, no evidence of a moderating effect of family structure on the relationship between materialism and its predictors in the mothers' sample was found here either.

Finally, to establish the effect of both maternal influence and personal data on adolescents' materialism, a regression analysis on adolescents' materialism that used as predictors all the important predictors of adolescents' materialism that emerged from analyzing the adolescents' data and their mothers' data, as well the variable of family structure, and all the variables that were found to differentiate between adolescents whose mothers participated in this study and those whose mothers did not was employed. The results showed that adolescents' materialism was positively related to their mothers' materialism ($b = 0.32$), susceptibility to peer influence ($b = 0.28$), and neuroticism ($b = 0.50$) and was negatively related to adolescents' frequency of attending religious services ($b = -2.34$). All effects were significant ($t = 2.74, p < .01$; $t = 2.21, p < .05$; $t = 2.46, p < .05$; $t = 3.59, p < .01$, respectively) as was the overall relationship [$F(4,67) = 12.46, p < .001$]. The model predicted 39% of the variance observed in the dependent variable. Next, separate regression analyses were carried out on each of the above three predictors of materialism. See Fig. 3 for the graphic representation of these relationships. Family structure was not found to moderate the relationship between adolescents' materialism and its predictors here either (see Table 3).

4. Discussion

This study sought to understand the trajectories of materialism, trying to test different and sometimes opposing theories. Although it answered some questions, it left others unanswered. Having identified the correlates of materialism in adolescents based on a literature review of the

etiology of materialism, I sought to determine whether they could make independent contributions to materialism in adolescents so that I could disentangle opposing

Fig. 3. Linear structural model depicting the predictors of materialism for the mother-adolescent dyads ($n = 82$). MAT, adolescent's materialism; MoMAT, mother's materialism; RSA, religious service attendance; N, neuroticism; STII, susceptibility to interpersonal influence; SWM, satisfaction with mother; I, income; PMM, poor money management; CWPeAC, communication with peers about consumption; MYWKBWYGU, mother's "you will know better when you grow up."

theories regarding the origin of materialistic values. The results showed that materialism in adolescents is independently predicted by the extent of peer influence and religiosity, amount of parental guidance about how to manage money, and satisfaction with one's mother. Although research within the consumer socialization paradigm has customarily stressed the importance of the influence of the socialization agents in the development of consumer values such as materialism, this study showed that interpersonal relationships are also

Table 3

Test of moderating effects of family structure on adolescents' materialism in the mother-adolescent dyads ($N = 82$) sample

Independent Variables	[3	p-value
Mother's materialism	.31	.00
Religious service attendance	-.27	.05
Neuroticism	-.25	.03
Susceptibility to interpersonal influence	.16	.26
Family structure (intact 1, disrupted -1)	.80	.39
Mother's materialism* family structure (intact 1, disrupted -1)	-.30	.53
Religious service attendance* family structure (intact 1, disrupted -1)	-.24	.25
Neuroticism* family structure (intact 1, disrupted -1)	-.47	.46
Susceptibility to interpersonal influence* family structure (intact 1, disrupted -1)	.06	.89

altnversely coded. $F(9, 60) = 5.92, p < .001$, $R^2 = .39$, $Fchange(5,60) = .72, p > .05$.

important. Of course, the issue of the direction of causality in such correlational studies remains. That is, it is not clear whether the above factors are the causes or the results of increased materialism. As Muncy and Eastman (1998) recently pointed out, the study of materialism does not easily lend itself to tests of causality. The most convincing tests of causality are done within the context of an experimental design, but materialism does not lend itself to manipulation in a typical experiment. Sorting out the causes of materialism "will certainly require great creativity in future research" (Muncy and Eastman, 1998, p.

143).

On the one hand, it seems that materialism is related to peer influence, which in turn is related to both “dispositional” factors, such as neuroticism and economic socialization at home. On the other hand, it is also related to decreased religiosity, which in turn is associated with both feelings of economic insecurity and neuroticism. And it is directly related to lack of parental guidance in money management, which is related to both feelings of economic insecurity and feelings of being unloved by the family. Finally, materialism is negatively associated with satisfying interpersonal relationships and feelings of self-worth. However, contrary to Rindfleisch et al.’s (1997) findings, family structure did not have either a direct or a moderating effect on materialism. Family structure neither affected adolescents’ materialism, nor moderated the relationship between materialism and its predictors.

Subsequent regression analyses in adolescents’ materialism using data that were obtained from their mothers showed support for the idea that materialism is transmitted through a process of identification with the caretaker. Adolescents’ materialism was reliably predicted from their mothers’ materialism scores and from maternal attitudes indicating socio-oriented parental styles. Such results lend further support to Kasser et al.’s (1995) findings that “individuals who are relatively more oriented to financial success than to prosocial and self-acceptance values have experienced maternal... environments that are less supportive of their growth, self-expression, and intrinsic needs” (p. 912), and that “mothers who especially valued financial success relative to other aspirations had children with similar value configurations” (p. 912).

Finally, the issue of the independent contributions of all the variables that were significantly correlated with adolescents’ materialism in both the adolescents’ and their parents’

samples was addressed. Materialism in adolescents was predicted from their mothers’ materialism and adolescent’s religiosity, neuroticism, and susceptibility to peer influence. Subsequent regression analyses showed that their mothers’ materialism was inversely related to the adolescents’ religiosity, which in turn was also inversely related to their mothers’ materialism and satisfaction with their mothers. Adolescents’ neuroticism was positively related to peer influence and poor money management skills and was inversely related to income and satisfaction with their mothers. Finally, peer influence was related to neuroticism, communication with peers about consumption, and their mothers’ attitude that her child “will know better when she or he grows up.” However, as in the adolescents’ data, no direct or moderating effect of family structure was identified here either.

These results allow us to entertain various assumptions regarding the development of materialism. Assuming that materialism is a value (even the issue of the nature of materialism has not been fully resolved yet), the above results help disentangle the various influences of environments upon people’s values. The present findings support the model of value acquisition through identification with parental values (Kasser et al., 1995). They also support the second process through which values are proposed to be acquired, which involves whether the mother is supportive of the developing person’s own needs, growth, and self-expression. When mothers are reported as cold and unsupportive, “their children apparently focus on attaining security and a sense of worth through external sources” (Kasser et al., 1995, p. 912). Indeed, the present results showed that when mothers answered their children’s questions with “you will know better when you grow up,” children tended to be more susceptible to peer influence, which directly

affects materialism. However, the present results do not give evidence of the third pathway by which values are acquired, which involves “broader sociocultural forces” (Kasser et al., 1995, p. 912). Kasser et al. (1995) found that teenagers and mothers from more disadvantaged socio-economic circumstances especially valued financial success, perhaps because people from such environments value conformity more than self-direction, which may lead children to pay less attention to their own desires and instead emphasize rewards from external sources, or because the communities in which such people live “make them focus on external sources of worth and security, as oftentimes the intrinsic sources are not supported by, or even adaptive in, such environments” (p. 912). Although the results of this study did not show evidence of a relationship between materialism and disadvantaged socio-economic circumstances, they did show that financial and personal insecurity were directly or indirectly related to materialism; feelings of insecurity and unhappiness were directly related to materialism, as evidenced from the positive relationship between materialism and neuroticism. Furthermore, being dissatisfied with one’s interpersonal relationships, admitting to having poor financial management skills and low income, and growing up in an unsupportive and cold family environment were all indirectly related to materialism.

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However, the issue of the causes of materialism is not resolved here either. What is shown is that family environments that are oriented toward valuing materialism may directly or indirectly encourage materialism. Directly they may lead adolescents to value financial success (through the identification process of values transmission), and indirectly they may lead adolescents to ignore their spiritual or intrinsic needs in favor of developing a secular life orientation. On the other hand, parents who encourage conformity and are cold and unsupportive may lead adolescents to turn to their peers, the interactions with whom contribute to the child’s learning of the “expressive” elements of consumption. But also, “broad” personality factors, such as neuroticism, which was also related to dissatisfaction with interpersonal relationships and financial insecurity may lead to turning to possessions to compensate for feelings of unhappiness and low self-esteem. These latest results do need to be interpreted with caution, especially given the selective sample on which they were based. That is, these are the results that emerged from analyzing a subsample of adolescents who were higher on neuroticism, less well-off, and reported better financial management skills than those for whom the mothers’ data were unavailable. Initially, such differences were not considered to be so crucial as not to proceed with further analysis, but because they accounted for significant effects, they pose a limitation in the generalizability of the results. Furthermore, such adolescents were helpful enough to ask their parents’ co-operation, and their parents were helpful enough to participate in the study. In other words, the mother-child dyads of the present study were selective, and perhaps not representative of the population.

The results of this study potentially could have been stronger if other factors that contribute to the development of values, such as schools, peer groups, churches, and the media, had been examined. Although the extent of peer influence, religiosity, and the amount of television viewing were included in the analysis, information on these were obtained from self-report measures. On the other hand, the absence of the effect of the amount of television viewing on materialism is not to say that the present results negate the positive relationship between the two identified in previous studies. Amount of television viewing could not

predict materialism in this study, but this could be because the content of TV viewing was left unexamined or because such a measure could not tap the possible socialization effect of the media; for instance, commercials and music lyrics were also left unexamined. Finally, although fathers, another important source of values, were included in this study, they were not included independently in further analyses because of their sample's small size. However, despite such limitations, this study showed that research on materialism has a lot to benefit from approaches that view materialism from a consumer socialization perspective. This research showed how family environments are associated with the relative strength of adolescents' materialistic values. Although, contrary to previous research, family structure, at least as measured in this study, was not related to adolescents' materialism, family environments were very important predictors of the adolescents' materialism to the extent that their mothers' materialism level and their mothers' report of the family communication style alone could reliably predict her child's level of endorsement of materialistic values.

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