A Portfolio of Academic, Therapeutic Practice and Research Work

Including a Thematic Analysis of Individuals’ Experiences of Living in a Material World.

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Statement of Anonymity

All names and identifiable information in this portfolio have been changed to pseudonyms or omitted in order to maintain confidentiality and anonymity of the clients and the research participants.
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General Abstract

The portfolio is composed of research work undertaken as part of the practitioner’s doctorate in counselling psychology and psychotherapy. The research dossier is divided into a literature review and two empirical qualitative studies. The central theme of the research endeavour is an exploration of materialism within personal, social and cultural contexts. The literature review aims to draw together social and individual levels of analysis in understanding the effect of materialism on wellbeing. The first piece of research uses narrative analysis to explore the construct of materialism and its meanings in the context of participants’ life stories. The second piece of research uses thematic analysis from a critical realist position to explore middle class individuals’ experience of living in a material world.
RESEARCH DOSSIER
Introduction to the Research Dossier

The dossier contains a literature review and two empirical qualitative research studies. The central theme to the research dossier is the construct of ‘materialism’. In the literature review, materialism is explored from an individual and social level of analysis and in relation to wellbeing. The first empirical work uses the life story approach of narrative analysis to explore how people construct the term materialism and how it becomes meaningful to them. In the second empirical piece, individuals’ experience of the material world is explored using thematic analysis from a critical realist position.
Literature Review

Title: Literature Review of Money and Materialism: Exploring its Impact on Wellbeing at the Individual and Social Level

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Literature Review of Money and Materialism: Exploring its Impact on Wellbeing at the Individual and Social Level

ABSTRACT

The study of money and materialism has received significant interest from disciplines allied to psychology, less attention from psychology itself and even less so from within counselling psychology. Yet, materialism forms a significant part of the context of our clients’ lives. This review aims to explore the relevant literature on materialism and its relationship to wellbeing. A broad approach is taken to present research findings from a social and individual level so that wider socio, political and economic factors are accounted for. The literature at the social level indicates that increasing the wealth of already rich countries has little effect on raising wellbeing. Whereas the degree of wealth equality in a country is a good predictor of wellbeing and suggestions for why this is, are explored. The study at the individual level concerns itself more directly with materialism and its impact on wellbeing. The mechanisms of this are considered in relation to Self Determination Theory. In an attempt to understand the relationship between the social and individual level further, political and economic factors are considered in psychological terms. The last section considers the relevance of the topic to counselling psychology and how as a discipline, counselling psychology can contribute to the field.

Keywords: Money, materialism, wellbeing, social, individual, values, economics, counselling psychology.
INTRODUCTION

The focus of this review will be on materialism and its association to terms such as money, wealth and aspirations. Although money and materialism are not synonymous, the contexts in which they are referred to and the symbolic characteristics they come to represent are similar in nature. It is not sufficient to consider these concepts at the individual level alone as they operate within individuals, groups and societies. One reason why materialism and its counterpart consumerism, have been so fervently studied is due to their association with happiness and wellbeing. This review will explore this relationship at the social level first, followed by the individual level and then look at how these two relations are maintained. The review will finish by suggesting how counselling psychology as a discipline can contribute to the study of materialism, why it is important for counselling psychologist to be interested in this field of study and additionally what it offers to the discipline in furthering its research base. The review will begin by introducing the concept of wellbeing.

Materialism

The term ‘materialism’ has its roots in a branch of philosophy which believes that only matter and energy exist. Routed in this definition, the term ‘materialism’ was adopted to define the importance placed on material possessions (Belk, 1985). The etymology of the latter definition of materialism dates back to 1851 following from the Industrial Revolution (Easterbrook, 2003; Gerhardt, 2010). This period saw a prolific use of materials in the production and consumption of goods. Despite the emergence of the word, reference to behaviours aligned with ‘materialism’ date back to the fifteenth century (Belk, 1985). The study of materialism accelerated in the 1980s alongside consumer behaviour research (Belk, 1985; Richins & Dawson, 1992). Although theoretically distinct, the two concepts of consumerism and materialism are interrelated. In reviewing the available research at the social level (i.e between countries and societies) the study of materialism appears to focus its attention on attained financial wealth, in other words, money. Whereas in relation to the individual level, the research places greater significance on psychological concepts related money and material values.
such as attitudes, beliefs, values and aspirations. These two different focuses have informed the direction of this review.

**Wellbeing**
As a division, counselling psychology is interested in the diversity that exists within human experiences. From those that are distressing to those which foster wellbeing. Wellbeing may be best thought of as a multidimensional phenomenon (Ryan & Deci, 2001). In a review of the research literature, Ryan and Deci (2001) suggest that wellbeing can broadly be categorised into two relatively distinct but partly overlapping perspectives; hedonic and eudaimonic wellbeing. They state that hedonic wellbeing is principally characterised by positive emotions, the pursuit of happiness and the absence of negative emotions. Whilst eudaimonic wellbeing can also encompass happiness although, this is not essential. Eudaimonia is considered a dynamic process whereby people flourish (Ryan & Deci, 2001; Sheh & Marks, 2004). In the literature, it is closely related to concepts of self-realization and living a life which is congruent with a ‘true self’ (Ryan & Deci, 2001). Theoretically and in practice, eudaimonic wellbeing is aligned to the humanistic principles which are valued by counselling psychologists.

Although Ryan and Deci (2001) identify these two variants of wellbeing, the research literature on wellbeing generally does not explicitly distinguish between them. The majority of research uses a measure of wellbeing called subjective wellbeing (SWB, Diener & Lucas 1999). SWB is an umbrella term used to describe a person’s subjective evaluation of their life in cognitive and affective terms. SWB is aligned to theories of expectancy and valued outcomes, whereby the attainment of the valued outcome induces a subjective sense of happiness.

Ryan and Deci (2001) on the other hand, classify SWB as representative of hedonic wellbeing where, life is evaluated in terms of dichotomies of emotions and events that are good and bad, pleasant and unpleasant. Conversely, they state that eudaimonic wellbeing may not follow when subjectively valued outcomes are achieved. The argument posits that not all valued outcomes result in greater psychological wellbeing (Ryan & Deci, 2001). In this respect, hedonic wellbeing is associated with a shorter time
duration from which happiness is derived more quickly. Eudaimonic wellbeing is associated with longer term personal growth.

This review, will now focus on the relationship between wellbeing with money and materialism. Research in this area has incorporated both the hedonic and the eudaimonic perspectives in an attempt to explain the relationship between people’s lives and their wellbeing at an inter, intra and social level.

**THE RELATIONSHIP BETWEEN MATERIALISM AND WELLBEING AT THE SOCIAL LEVEL**

The way that money operates at the social level can be better understood by referring to economics. Although it is not restricted to money per se, it does refer to the processes involved in how money is generated, transferred and used. A focus on the economy and its growth is important when human needs of food, shelter and clothing are uncertain.

**Economics as a measure of wellbeing**

Economics evolved into a quality of life indicator which relies on the assumption of microeconomics (economics at the level of individuals and industries). Microeconomic theory states that with other things being equal, more choice equates to a higher quality of life, i.e. if people have choice, they can choose goods and services which maximize their wellbeing. Income is said to correlate with choice, therefore the assumption follows that higher income translates to higher wellbeing (Jackson, 2009).

In order to quantify this relationship, monetary measures are used, in particular the Gross Domestic Product (GDP). GDP is an economic statistical measure which aims to capture the state of the economy of a country in one figure. GDP is considered rigorous, widely available and frequently updated. In psychological terms, it has good validity (Diener & Seligman, 2004). In the past, measures of wellbeing had poorer validity and therefore wellbeing was harder to gauge. Psychologists and social scientists have developed more reliable and valid measures of wellbeing at the social level yet GDP continues to
dominate as a measure of wellbeing at the national and international level (Diener & Seligman, 2004).

It is hard to dispute the rationale of microeconomics: with choice, we are able to exert autonomy and experience power over our lives. However, this relationship is embedded within an economic model which prizes the accumulation of wealth, private capital and profit and where there are minimal choices which can be made independently from money. From a counselling psychologist’s perspective which is committed to empowering people and recognising inequality and diversity, this prompts questions around the capacity for choice and empowerment in low income earners and the consequential effect this has on wellbeing.

**Limitations of using economics to measure wellbeing**

Research evidence is now questioning the usefulness of GDP as a measure of the wellbeing of ‘rich’ countries. In post-industrialised countries, the more prosperous a society becomes, the less exact a measure GDP is (Jackson, 2004).

Statistics show that in the UK and the US, over the last 30 to 50 years respectively, with unprecedented economic prosperity and steady increase in income measured at the social level, national life satisfaction has been virtually flat, questioning the basic assumption of microeconomics and the supposed beneficial impact of further wealth accumulation on national wellbeing (Diener & Seligman, 2004; Sheh & Marks, 2004). On an international level, comparison between richer and poorer countries showed that wealthier nations were ‘happier’ than less wealthy nations using subjective wellbeing measures (Diener & Biswas-Diener, 2002). However, with further scrutiny, this correlation decreased when a certain level of wealth was achieved (Frey & Stutzer, 2002) and the quality of government, health and human rights were controlled for (Helliwell, 2003).

A similar trend is observed when wellbeing is measured with changes of income within a single country where the results show no conclusive benefit of increased income on wellbeing in richer countries (Diener & Biswas-Diener, 2002; Easterbrook, 2003) unlike
in poorer countries where there is a beneficial effect (Frey & Stutzer, 2002; Hagerty & Veenhoven, 2003; Inglehart & Klingemann, 2000).

The results suggest that processes other than financial wealth become more pertinent to the experience of wellbeing once a degree of wealth in a country is attained. Some suggestions have been offered in relation to why this trend is emerging. From an economic point of view, the idea of ‘diminishing returns’ proposes that the degree of benefit originally yielded from an endeavour diminishes over time whereby ever increasing amounts of effort are required to obtain similar results. In the case of the relationship between money and wellbeing, this means that ever large amounts of money are needed to produce similar or equivalent levels of wellbeing (Diener & Seligman, 2004).

Equality as a measure of wellbeing

The research suggests that the beneficial effect of raising the overall wealth of a country beyond a certain point has little bearing on the wellbeing of that nation. Instead, empirical evidence suggests that as societies become wealthier, they often experience an increase in social and mental health problems (Twenge, 2000; Wilkinson & Pickett, 2009). Through compiling a large number of epidemiological studies, Wilkinson and Pickett (2009) have analysed the distribution of wealth across countries to find that it is the degree of wealth inequality in a society that predicts the degree of social and mental health problems within that society. In order to explore this relationship, the authors looked at the ratio of the income received by the richest 20% of a country to the poorest 20% across several wealthy nations.

Wilkinson and Pickett (2009) showed that declining community life, mental health, drug use, physical health, life expectancy, obesity, educational performance, teenage births, violence, punishment, imprisonment and social mobility in affluent countries across the globe are strongly correlated to inequality. The UK being the third most unequal society of those studied (Wilkinson & Pickett, 2009).

The data support the argument that what matters is where one stands on the social gradient with respect to others, in other words, one’s social status. In order to assess
one’s social status, it is necessary to engage in social comparisons. Wilkinson and Pickett (2009) propose that such comparisons result in ‘social evaluative threat’ whereby the steeper and more unequal the social gradient, the greater the experience of social evaluative threat is felt.

Gilbert (2005) identified social comparison as one of the ‘social mentalities’ that humans developed through evolution. Accordingly, humans evolved social mentalities to meet biosocial goals to ensure their belongingness to a group and increase their chances of passing on their genes (Gillies, 2010). From an evolutionary perspective, being accepted and staying within the group is a basic human need for survival (Alloway & Bebbington, 1987). Therefore where one stands with respect to others on the social gradient (when taken to its extreme) becomes a question of survival and as such, contextualises the origins of anxiety and threat and by definition this impacts on ones wellbeing.

In summary, the literature of money and wellbeing at a social level suggests that it is insufficient to look at averages of income across a country and use economic measures as indicators of wellbeing. Looking at the inequality within society provides a more accurate predictor of the psychosocial wellbeing of a country. The research reviewed suggests that processes such as social comparison and social evaluative anxiety are intricately involved.

A further, connected but distinct line of research shows that social connectedness is decreasing as income increases in western European countries (Sarracino, 2010). Wilkinson and Picket (2009) suggest that the breakdown of communities may be at the root of this social evaluative anxiety and decline in wellbeing. With more distance between family members and more dispersed communities, people are less likely to know each other from birth meaning that there is less lived knowledge of each other. Research has shown that when our identity is less known, what is most salient is our physical appearance, of which our material possessions form a very significant part (Dittmar, 1992a). The material possessions chosen to represent who we are means that we can manage and manipulate our identities through those possession (Dittmar, 1992a, 2004). This leads to questioning whether greater inequality or more disconnected social
relationships fuels materialism and consumerism in an attempt to regulate anxiety and ultimately wellbeing.

THE RELATIONSHIP BETWEEN MATERIALISM AND WELLBEING AT THE INDIVIDUAL LEVEL

At the individual level, the relationship between money and wellbeing has been approached by looking at attained financial wealth and wealth related goals. The focus here will be on the latter however I will briefly review some of the most relevant findings to this review, in relation to attained wealth as set out below.

Attained wealth and wellbeing
Diener and Seligman (2004) review the literature on attained wealth and wellbeing. Their analysis can be summarised in the following points. Research shows a positive correlation between individuals’ incomes and their reports of subjective wellbeing. As with average incomes across a country, this correlation is stronger for individuals in poorer countries than wealthier ones (Diener et al., 1995; Diener & Seligman, 2004). The causal relationship of this association has been studied using longitudinal data. The outcome of which suggests that part of the effect is due to subjective wellbeing causing higher incomes rather than income leading to greater wellbeing (Diener & Seligman, 2004). The review suggests that other factors such as the rate of wealth attainment (how quickly wealth is gained or lost) have also been found to influence subjective wellbeing, although findings show mixed results. Whilst the results are very interesting, a more detailed consideration of attained wealth in individuals is beyond the scope of this review.

Wealth related goals and wellbeing
When concerned with wealth related goals and aspirations, the focus of enquiry shifts from indicators of attained money and wealth to psychological concepts derived to represent attitudes, aspirations, values and beliefs about money, wealth, material belongings and what they symbolise to the individual.
Srivastava et al. (2001) developed an instrument to identify what people’s motives for money were. They tested their instrument on a sample of business students and categorised their motives for acquiring money into ten factors. The authors found that there was only a negative relationship between the importance of money and subjective wellbeing for the two variables of social comparison and overcoming self-doubt (which included showing-off and seeking power). The researchers proposed that these two variables were ‘negative motives’ for making money. Srivastava et al.’s (2001) findings echo previous studies which propose that money can be used as a defence against feelings of personal inadequacy and insecurity. They conclude that money may be used as a means of gaining power over others and inducing feelings of superiority (Locke et al., 1996 as cited in Srivastava et al., 2001).

Research investigating materialism overlaps with some of these findings. Similarly to money, the role that possessions and goods have in people’s lives is very diverse. Materialism has been studied as a personality trait (Belk, 1985), a personal value orientation (Kasser et al., 2002; Richins & Dawson, 1992), a social-political value (Inglehart, 1990) or as a symbol of identity (Dittmar, 1992a).

The personality trait of materialism consists of four sub-traits of possessiveness, non-generosity, envy and preservation (Belk, 1985). Whilst the value orientation is defined in terms of a consumer value with three sub-dimensions of acquisition centrality, acquisition as the pursuit of happiness and possession-defined success (Richins & Dawson, 1992) or as a personal value of orientation defined by financial success, image and popularity (Kasser et al., 2002). The socio-political materialism is primarily an economic and physical security value more likely to favour economic growth, low crime rate and a strong national defence (Inglehart, 1990; Pepper et al., 2009). Using a social constructionist perspective, material possessions have been studied as representing aspects of a person’s identity both at a personal level (personal tastes, values, or one’s life history) and a social level (class, gender, status, or membership in other social groups) (Dittmar, 1992a) whereby possessions have utilitarian, emotional and meaningful value which changes over the life course (Kamptner, 1989).
Overall, the relationship between materialism and wellbeing is complex. In the opinion of Diener and Seligman (2002, 2004), in very basic terms, the less materialistic someone is, the happier they are. According to research, wellbeing is compromised in the following cases: when there is a large discrepancy between material desires and the potential for achieving those desires, for example, holding materialistic aspirations which exceed the person’s income (Diener & Seligman, 2004); When there is a conflict between value systems, for example, valuing both material success and pro-social values (Kasser et al., 2007); and when there are improbable expectations placed on the material goods such as their capacity to make the person happy and fulfilled (Richins, 1991). Some researchers have attempted to identify the underlying mechanisms responsible for these associations. One such theory is Self Determination Theory (SDT, Deci & Ryan, 2000; Ryan & Deci, 2000).

According to SDT, the negative relationship between materialistic values and wellbeing is because the psychological needs of competence, autonomy and relatedness are not sustained through the pursuit of extrinsic motivations relative to intrinsic motivations. Here, the pursuit of materialistic aspiration is considered an extrinsic motivation (Kasser & Ryan, 1996; Ryan & Deci, 2000).

SDT is a theory of human motivation, social development and wellbeing (Ryan & Deci, 2000). The theory is empirically founded but is also based upon an ‘organismic dialectic metatheory’. The theory is organismic, in that it assumes that human beings will strive for vitality, integration, health and to actualize. In order for this to occur, the organism requires components or ‘needs’ from the social context. It is the dialectic between the organism and the social context that forms the theory’s predictions of how and what the person does and experiences.

According to the theory, the social context is the psychological needs of autonomy, competence and relatedness. SDT claims that compromising any of the needs will have negative consequences for wellbeing. The authors propose that when the psychological needs are thwarted, people accommodate, defend, or substitute the need with something else in an attempt to seek satisfaction. The theory postulates that doing so further compromises those needs (Deci & Ryan, 2000). Therefore within SDT theory, there is a
relationship between people’s motivation, goals, psychological needs and wellbeing. Wellbeing from the perspective of SDT theory is conceptualised in terms of eudaimonic wellbeing.

The evidence for when there is an extreme focus on external rewards (such as income at the expense of intrinsic endeavours, e.g. self-realization) is controversial. SDT suggests that focus on external rewards introjects an element of control, displacing the locus of control from the self to outside of the self and therefore works against autonomy and self-actualization (Deci, 1971; Deci, 1972; Kasser & Ryan, 1993). This claim is supported by research using external factors (other than income) such as threats, surveillance, evaluation and deadlines which all incurred this perceived shift in locus of control and diminished interest in the task for its intrinsic value (Deci & Ryan, 2000).

However, not all external rewards impose an element of control thereby thwarting autonomy and competency. SDT hypothesises that the motive underlying the goal is what governs the experience of autonomy and competency. If for example, the aspiration for financial success is motivated by autonomous reasons, such as high income work is more exciting than lower income work, then this was found to not be detrimental to wellbeing (Carver & Baird, 1998). However, if the motives for making money are controlling reasons such as societal expectations, to seek power over others, to engage in social comparison (Srivastava et al., 2001) or to overcome self-doubt and search for happiness (Gardarsdottir et al., 2009) this was negatively related to wellbeing. Sheldon et al. (2004) suggest that if the degree of emphasis is placed on extrinsic goals relative to intrinsic ones this may be a better predictor of the negative association between wealth aspirations and wellbeing (Sheldon et al., 2004).

**Developmental trajectories of materialism**

Kasser and colleagues looked at the developmental trajectory leading to materialistically orientated values. In line with the principles of SDT theory, they propose that materialistic values may develop through compensatory strategies when essential developmental needs have not been met (Kasser, 2002; Kasser et al., 2004). They propose that holding strong materialistic values in a culture where the attainment of financial success, material possessions and an image that conveys high status may
provide an alternative to a personal insecurity and low self-worth with the aim of bolstering personal wellbeing.

Kasser and Ryan (1996, 2001) measures materialistic value aspiration by developing a measure called the aspiration index. Items on the questionnaire reflected goals which the participant rates in terms of their importance, some of which reflected consumer culture values (Kasser & Ryan, 1993, 1996). They showed that individuals who scored higher on materialistic items had lower self-esteem (measured using the Rosenberg (1965) scale of self-esteem), relative to participants who scored lower on materialistic items on the aspiration index measure. They later found that having an unstable sense of self-esteem was associated with a propensity for social comparison (Kasser & Ryan, 1996; Sirgy, 1998), a concern for the opinion of others and social anxiety (Schroeder & Dugal, 1995).

Kasser and colleagues propose that both proximal and distal environmental factors influence the development of a materialistic value orientation. The proximal factors will now be discussed followed by the distal factors in the following section. Proximal factors relate to the immediate environment of the developing child.

In presenting the collection of work conducted in this field, Kasser (2002) refers to the developmental environment necessary for self-esteem to flourish. He states that it depends ‘in part from growing up in a warm environment with loving parents and from successfully using one’s competencies and abilities to attain one’s goals’ (p.48). It is therefore possible to see how Kasser (2002) includes the psychological needs of relatedness, autonomy and competency in his definition of self-esteem. Low self-esteem emerges ‘when people are neglected and belittled, and when they feel unable to get what they want’ (p.48). Both definitions make reference to a relational component in developing self-esteem; being loved or being neglected/belittled by the parent or caregiver. They also point to an ability to exert one’s own agency, attaining ones goals or not (i.e. autonomy), and the capability of doing so (i.e. competency).

In line with their hypothesis, Kasser et al. (2004) state there is a relationship between low self-esteem and a tendency for greater materialistic aspirations by drawing on correlation studies from adolescent samples and the style of parenting received (Kasser
et al., 1995; Williams et al., 2000), experiences of parental divorce (Rindfleisch et al., 1997) and the socioeconomic status and living circumstances in which the child and adolescent grew up (Cohen & Cohen, 1996; Kasser et al., 1995).

Kasser et al. (1995) looked at the relationship between a teenager’s aspiration values and the care they received from their mothers using interviews, self-report questionnaires and the aspirational index. They found that adolescents with strong materialistic values tended to have mothers who were less nurturing (rated by the number of more negative relative to positive expressions about their child through face to face interviews) and were more controlling than adolescents who valued self-acceptance, community feeling and affiliation. Williams et al. (2000) supported the finding that more materialistic adolescents perceived their parents to be more controlling and less supportive of their need for autonomy. Correspondingly, Cohen and Cohen (1996) propose that over involved or punitive parents tend to have adolescents who were more likely to be materialistically orientated. Conversely, parents who did not uphold boundaries also tended to have adolescents with higher materialistic aspirations (Cohen & Cohen, 1996).

Rindfleisch et al. (1997) found that more materialistically minded young adults were more likely to have divorced parents. The authors found that this relationship was mediated by ‘diminution of interpersonal resources such as love and affection, rather than financial resources’ (p. 321). Together these studies support the idea that the quality of early relationships has an impact on the development of materialistic values.

Financial resources do however also seem to play a part in the development of materialistic values. In the aforementioned study, Kasser et al. (1995) found that adolescents who had strong materialistic values were more likely to come from socioeconomically disadvantaged backgrounds and have mothers who tended to value conformity rather than self-direction. The authors propose three interpretations of these results. First, the trend may reflect a necessity to conform in order to secure a job given their low socioeconomic status. Second, they suggest that favouring financial success may serve to change their socioeconomic situation. Third, they propose that the conditions associated with living in low socioeconomic communities may lead them to focus on external sources of worth and security as the intrinsic sources are not supported.
or even adaptive in those environments (Kasser et al., 1995). It is interesting that the authors do not refer to societal power relations and oppression which individuals from low socioeconomic communities may be subjected to due to their social position, factors which Smail (1993) warns need to be taken into consideration.

The relationship between economic status, security and materialism has been approached from a different perspective. Inglehart (1990) frames materialism as a social, economic and political value associated with the prevailing needs of a given society. The theory is routed in a developmental framework whereby values are internalized through the socialization process of children. Crucial to his hypotheses and findings is that it is the subjective sense of security or insecurity which is internalised and not external objective measures of security (Inglehart, 1990).

This is important as it makes explicit connections between the development of a value constellation for an individual and the context in which the values are formed. In doing so, it brings together the hypothesized link between the early environment and a felt sense of security. This can be considered in a developmental relational context such as security of the home or job security as well as paying attention to distal factors such as wider cultural, political and social security for example the provision of welfare, the economic climate, the threat of war or global disasters. It also provides an alternative hypothesis for why, despite living in circumstances of material plenty, an underlying motivation to further one’s sense of physical and psychological security through acquiring further material wealth may persist and how this process contributes to levels of wellbeing plateauing in the richer countries.

**Relationships, connectedness, money and materialism**
Research has also investigated how money and materialistic aspirations relate to interpersonal dynamics, whereby connectedness and fulfilling relationships to others is considered a cornerstone for sustaining wellbeing. Kasser and colleagues (1993, 2002, 2004) propose that materialistic people tend to downplay the importance of social relationships. They support their claim using correlational studies which show a negative association between materialistic values and positive interpersonal relationships (Burroughs & Rindfleisch, 2002; Kasser et al., 2002). They found that people who held
strong materialistic values gave less importance to affiliation (Kashdan & Breen, 2007; Kasser & Ryan, 1993) and displayed a greater propensity to act in competitive and self-interested ways rather than cooperating with others (Sheldon et al., 2000). The authors propose that these styles of relating undermine close, interpersonally trusting and warm relationships necessary for the deep satisfaction of intimacy through relational needs.

In a separate series of experiments, researchers were interested in how the implicit priming of money impacted on people’s social relations (Vohs et al., 2006). These experiments were conducted independently from designs interested in materialism. Participants were subliminally primed in a series of nine experiments, with ideas of money. In each of the nine experiments respondents were more likely to act in self-sufficient ways, prolonging time before requesting assistance, were less helpful, and preferred more physical distance in social relations and more independent leisure and work activities.

In order to understand how materialistic values undermine values associated with interdependency, various authors drew on research from the World Value Survey (Schwartz, 1992) to conceptualise how values are theoretically thought to relate to one another. Following a statistical mapping method devised by Schwartz, (1992), Grouzet et al. (2005) used the aspiration index to illustrate the relationship between items on the scale. The analysis showed that goals related to financial success oppose those for community feeling, affiliation and self-acceptance (Grouzet et al., 2005).

Together, these studies suggest that money and materialism affects individuals’ social relations and may trigger unconscious processes which favour independence and interpersonal distance at a potential cost to wellbeing.

**EXPLORING THE PERPETUATING FACTORS MAINTAINING MATERIALISTIC MOTIVATIONS**

Until now, this review has looked at materialism in context of a social level and individual level separately. The social level questions the usefulness of continued
accumulation of money and using monetary indices to measure wellbeing. At the individual level, aspirations, development trajectories and relationships were shown to relate to materialism. Taking a closer look at what factors contribute to materialism within society at both the social and individual level together, allows a better understanding of what maintains the status quo.

On a positive note, Inglehart, (1990) hypothesised a shift from socio-political material values to post-materialist values based upon greater existential living conditions as a result of economic growth and the rise in the welfare state following World War II. According to his research, in which he monitored values in six western European countries across generation cohorts over a thirty five year period from 1971 to 2006, he concluded that the shift has occurred with younger generations where there is now an emphasis on values of ‘autonomy, self-expression and the quality of life’ as opposed to physical and economic security (Inglerhart, 2006, p.131). Other authors are less optimistic and propose alternative explanations.

Kasser and colleagues turned their attention to the role that culture and ideology have in how people create and are created by culture (Kasser & Kanner, 2004; Kasser et al., 2007). They reiterate the principles of the socialization process whereby any form of culture needs to propagate their beliefs and practices from one generation to the next in order to continue existing. How people come to think of themselves, their motivations, behaviour and, how this relates with one another are all influenced by the beliefs and practices of that culture. Importantly, the child assumes that this worldview is natural, inevitable and normal (Tainter, 1995). From a psychological perspective, Kasser et al. (2007) draw our attention to the fact that over the last two and half centuries, the culture in western countries has been heavily influenced by economics. How this is postulated to occur will be reviewed next.

**Perpetuating factors - Economic and political systems**

For the majority of the English speaking and Western countries the economic system is Capitalism which organises the production, distribution and consumption of goods, where the means of production are privately owned and for profit (Fulcher, 2004; Kasser et al., 2007). Capitalism is not a unitary system but has many forms with different
characteristics (Schwartz, 2007). By reviewing the history, the principles and characteristics related to the globalization of Capitalism, Kasser et al. (2007) single out what they call ‘American Corporate Capitalism’ (ACC) as having aims and practices which uphold and perpetuate materialistic values. They propose that ‘ACC’ can be characterised as ‘fostering and encouraging a set of values based on self-interest, a strong desire for financial success, high levels of consumption and interpersonal styles based on competition’ (Kasser et al., 2007, p.3).

Kasser and others propose that the interests of ‘ACC’ conflict with values concerning our relationship with others and the world including the natural world (Kanner & Soule, 2004; Kasser et al., 2004; Kasser et al., 2007; Nikelly, 2000). Kasser et al. (2004) propose that exposure to materialistic orientated economic models and values together make up the distal factors that influence the development of a materialistic orientation in individuals. Their theorising indicate one way in which we can understand the relationship between what occurs at a social level, in terms of cultural and social beliefs, and how it is internalized at the individual level.

Easterlin (2007) argues that it is not ‘ACC’ per se which drives mass consumerism but rather the pursuit of economic growth. He states that ‘economic growth raises material aspirations from one generation to the next via the increasingly affluent economic socialization experience of successive cohorts’ (Easterlin, 2007, p.31). The economic socialization process instils the idea of what material possessions are required in life. With the rate of modern economic growth and the fast development of technology, there are substantial continuous upward shifts in the material possessions that different generations will be accustomed to and expect.

Historically, economic growth has been necessary in the West and continues to be in other parts of the world. Economic growth raised living standards and was accompanied by progress, providing choices of new goods, services, leisure activities and lifestyle options. Some would argue that economic growth becomes problematic when it is pursued at all cost, irrespective of the need for it or the consequences of doing so (e.g. Jackson, 2009).
The reasons for pursuing economic growth are both economic and political and crucially, they omit a proper consideration of psychology. They relate to the underlying principles which guide economic growth and keep the economic system from stalling. Crudely, economic growth requires people to spend money. In order to keep people spending, new and different goods and services need to be invented. However there are several problems with this rationale, three of which will be mentioned below.

Firstly, economic growth relies on limitless availability of resources to sustain growth. Robust evidence states that the world is unable to replenish the resources sufficiently quickly to maintain the speed at which growth is taking place (Spratt & Wallis, 2007). Secondly, one of the publicised advantages of growth is that the benefits are enjoyed by all through a proportional distribution of the profits. Academics would argue that this isn’t so and that inequality is widening (Jackson, 2009; Sloan, 2009). Thirdly, the pursuit of economic growth doesn’t account for psychological processes which render it’s aspired benefits increasingly redundant such as through the economic process of ‘diminishing returns’ mentioned at the start of the review and two other psychological processes which will be further explained below.

**Perpetuating factors - Psychological processes**

These processes primarily refer to the ‘treadmill’ effects which in the psychological literature on materialism, refers to the process by which individuals continue their pursuit of work, the accumulation of wealth and material belongings, despite subjective levels of happiness remaining stable (Biswanger, 2006). There are two prominent treadmills in the literature called the hedonic treadmill (also named hedonic adaptation) and the status (or position) treadmill.

Hedonic adaptation results in diminishing returns on happiness (Biswanger, 2006). It refers to how people’s aspirations rise in line with increased income. Enjoyment of newly experienced surplus is short lived as the person adapts to their new circumstances. Consequently material aspirations rise in line with the newly accustomed circumstances whilst the gap between the individual’s financial position and their aspirations remains the same.
The status treadmill refers to an individual’s pursuit for goods and lifestyles which demonstrate their status (Holt 1998 as cited in Biswanger, 2006). Importantly, the value of those goods is contingent on their unavailability to others. It rests on the assumption that it is possible to outperform all others, which evidently is impossible whilst not accounting for the depreciation of the goods’ status value as income growth allows more people to acquire the goods. As a result, people have to pay more or work harder to afford goods which currently represent status value or find ways to maintain the goods value in the future (Biswanger, 2006).

Several points emerge when considering these psychological processes. There appears to be an unawareness or denial of the nature of the process itself whereby despite no absolute change in overall wellbeing, investment and engagement in the process continues. Easterlin (2007) proposes that the rise in material aspirations are compounded by social comparison, meaning that both treadmills are intertwined with comparative and competitive interpersonal processes which thus foster hierarchical relations. When this is considered in conjunction with Wilkinson and Pickett’s (2009) hypothesis that a more unequal society enhances evaluative anxiety, due to these psychological processes, further economic growth could exacerbate social anxieties.

**Perpetuating factors - The role of advertising**

Advertising and media campaigns are said to capitalise on these treadmills, in particular the status treadmill by accentuating the consumer’s relative low status compared to the images portrayed by the advertising.

Advertising is one of several marketing communication tools which organisations or individuals can use to communicate information about their product or brand and to influence consumer behaviour (Yeshin, 2006). Advertising is found in most areas of our lives; outdoors, online, in the media and the entertainment business. Because of its ubiquity, it readily infiltrates all aspects of people’s lives, meaning that people are frequently unaware of its pervasive influences (Dittmar, 2007). Advertising can facilitate choice and help people decide what goods to purchase. Since the expansion of advertising in the 1960s, its purpose has shifted from conveying product information and utility towards enticing people in for the emotional appeal of the product (Yeshin, 2006).
Questions regarding the ethical and moral implications of advertising are more controversial. Some would argue that advertising capitalises on vulnerabilities which are already present, whereby advertising promotes simple, anxiety reducing solutions to complex problems (Solomon et al., 2013). Nevertheless, Dittmar’s (2007) research illustrates how advertising creates a deceptive solution to self-doubt, vulnerable identities and negative emotions by proposing that more (and better than the previous) products will fill the discrepancy and get the person closer to their ideal self, which itself is a product of advertising. Similar to the treadmills, the solution only temporarily alleviates the problem. Furthermore, drawing upon the principles of SDT, advertising potentially exacerbates underlying vulnerabilities by further compromising intrinsic values at the expense of externally mediated ones.

Concern for the effects of advertising is focused on those who are ‘vulnerable’. Less attended to, is the pervasive influences of consumerism, materialism and advertising on all those inhabiting western societies, not just those perceived as most vulnerable. By restricting the concern to a narrow group of individuals, there is a risk of marginalising and labelling those individuals whilst overlooking more endemic problems. After all, when we consider our own consumptive habits, how much do we attribute it to a need for status, to feel happy or to compensate for low self-esteem? How competitive do we feel? Are we really trying to outperform our neighbour or friends? And how much is that as a result of subliminal messages we receive unknowingly through advertising?

THE RELEVANCE TO COUNSELLING PSYCHOLOGY

The literature review has looked at money and materialism and its relationship to wellbeing at the individual and social level. From a social perspective, the literature highlights the importance of financial inequality, social comparison, a rise in mental health problems, the decline of social connectedness and the role that economic systems involvement in materialistic and consumerist societies play. At the individual level, the literature points to developmental trajectories of materialistic attributes and its association with self-esteem (Kasser et al., 2004) and the subjective sense of security in the formation of material and post-material socio-political values (Inglehart, 1990).
It is interesting that given these broad domains and their associations to the work of counselling psychologists that there is a relative absence in the counselling psychology literature on issues directly related to materialism. Broad references to it are made from within the discipline for example: community counselling psychology concerns itself with social justice and focuses on inequality and oppression relating to the unequal distribution of resources and power relations. Kagan et al. (2010) refer to the 'psychological damage' done as a result of living in societies which ‘over-value competitive individualism’ (p. 485). According to the UK Community Psychology Network (2008), addressing income inequality in society would be a very effective way of reducing psychological distress although they state that the mechanisms are not understood (as cited in Kagan et al., 2010). The literature presented here, particularly the work of Wilkinson and Pickett (2009), propose one such mechanisms in terms of social status, social evaluative threat, status competition and its impact on social relations.

Within such processes as those highlighted by Wilkinson and Pickett (2009), the literature reviewed highlights how consumerism and materialism are intricately involved. Material possessions can convey exterior signals of worth, which become more salient when our identities are less known (Dittmar, 1992a, 2004). Living in more impersonal spheres, the emphasis on material possessions grows in importance, whereby the possessions are perceived as indicators of who we are. Following this argument, possessions serve as a form of social currency. The literature review outlines how consumption of goods can be problematic when considering its impact on the environment and the more negative consequences on interpersonal relations. The literature also suggests how such beliefs are perpetuated by psychological processes such as the treadmill effects which seem to sustain, as Gerhardt (2010) remarks, at a very unconscious level, the belief that material wellbeing is more highly prized than emotional wellbeing.

Materialism is more readily referenced in the counselling psychology literature in relation to global and environmental issues (Marsella, 2009; Milton, 2010). Milton (2010) proposes that consumerism can be considered as an acceptable way to “assuage our anxieties” in response to the dislocation from the natural world and our
psychological reaction to environmental crises and ‘a way to solve personal, social and even global economic problems’ (p.297). From a counselling psychology perspective, the focus on materialism remains at this more abstracted critique of the status quo and doesn’t engage with it as a focus of investigation. It is proposed here that this is an important step that needs to be taken forward.

Inherent to the discipline of counselling psychology are the two different philosophical threads which compose it; the academic discipline of psychological theory and research and the phenomenological and humanistic values of counselling and psychotherapy. This enables counselling psychology to be well placed to review the study of materialism and to integrate the psychological research findings with a more person orientated, phenomenological account of what it is to be materialistic, to have materialistic aspirations or to live in a society which values money, wealth and material possessions to such a degree.

Empirical research at the individual level supports the association between low self-esteem and the development of materialistic orientations. The psychotherapeutic literature drawn on by counselling psychologists has an extensive literature base on the development of a secure sense of self. Attachment theory frames this security in relational terms (Bowlby, 1982). Similarly to the research which looked at the mediating effects of materialism in children of divorced parents (Rindfleisch et al., 1997), attachment theory places love and the attachment relationship between care-giver and infant at the forefront of the emergence of a secure sense of self. Considering the wealth of knowledge available to counselling psychologists, as a discipline, it may be well placed to contribute to the materialism literature from this perspective.

Certain branches of counselling psychology provide a critique of psychiatric diagnoses of mental health problems and view human distress in terms of difficulties with living which are socially embedded (Milton et al., 2010). Given the power of economic systems and the beliefs and practices which surround it, it is possible that such values shape the nature of social interactions and contribute to the experience of distress.
Wilkinson and Pickett’s (2009) propose that at the heart of understanding the social and psychological consequences of unequal societies is social evaluative threat. Following their argument, it is possible to reformulate the American Psychiatric Association’s *Diagnostic and Statistical Manual of Mental Disorders* (DSM) classification of ‘anxiety disorders’ through a different lens. This would be particularly applicable for the category of ‘social anxiety’ which involves a fear of being evaluated and judged by others and ‘agoraphobia’ where the environment is perceived as threatening.

Depression can also be considered from within this framework and as a reaction to circumstances in a person’s life (Milton et al., 2010). The perpetuating factors outlined above point to psychological processes which demand further effort just to keep up and maintain current standards with potential consequential effects on people’s levels of stress and wellbeing. The increase in pressure on people to work longer hours, whether this is directly or indirectly to earn more money, is argued to take away from meaningful relationships spent with family and friends (James, 2007; Kanner & Soule, 2004; Nickerson et al., 2003). Bowles (as cited in Wilkinson & Pickett, 2009) noted that the number of hours spent working is greater in more unequal societies. Whilst other authors express concern in relation to the absence of parents in the home, due to the centrality of employment and the values that these practices instil on the development and socialization of infants and future generations (Gerhardt, 2010; James, 2007). In addressing this issue in the therapy room, counselling psychologist can work in a more traditional way in supporting the client to explore their values, beliefs and motivations and to evaluate alternatives.

For counselling psychologists to work with these issues, it is worth considering how the economic and market values influence how psychologists conceptualise human motivations, behaviour and thinking as well as affect the psychological understanding of interpersonal relations and concepts of self, wellbeing and distress. Furthermore, it requires a self-exploration of counselling psychologists’ own materialistic and consumptive desires, wants and motivations, how this affects their values about work, success and power and what role a counselling psychologist has in positions of relative power and affluence, in perpetuating these values within the models they use to understand people and distress.
CONCLUSION

Having carried out the literature review of money and materialism and its relationship to wellbeing at the social and individual level, it is possible to conclude that aspiring to further accumulation of financial wealth in the service of promoting wellbeing, in some circumstances, is questionable or at the very least, subject to a number of exceptions. Instead the research indicates that wellbeing has plateaued in richer countries with ever increasing amounts of effort required to maintain wellbeing with the risk of concomitant rise in mental health problems. At the sociological level this is presented as intricately linked to income inequality coupled with a more disconnected and individualised society. At the individual level, interpersonal relations based on individualism, competition and social comparison seem central whereby material possessions and engaging in consumerism are intricately involved.

Money, and its representation through possessions in a western culture (and increasingly across the globe) provides a powerful tool to negotiate interpersonal relations. Although the literature here tends to portray social comparison in a negative light, evolutionary theories alert us to the importance it plays for our social and therefore psychological survival. Relationally, assessing one’s place is deemed important and yet this very natural and essential process appears to be invested with status competition and anxiety. Perhaps, given the fundamental need for survival, continued engagement in the treadmills associated with materialism and consumerism can be understood more compassionately. As psychologists, the denial or the unwillingness to acknowledge that such processes are maintained can warn us of unconscious dynamics motivating people’s behaviour.

Prominent throughout the literature is the relationship between money, materialism, culturally endorsed values, self-esteem and ultimately wellbeing. Could it be that psychological security enables social comparisons to be felt as more benign? And to what extent does proximal security provide resilience over more distal factors of insecurity? Having a richer understanding of these processes may help to move away from stigmatising or shaming the pursuit of money and materialism and instead draw our attention to what it might be saying about the society in which we live, what might be
missing from that society and how it can be helpfully responded to in the pursuit of furthering wellbeing for all.

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Appendices

Appendix 1 – The Journal of Counselling Psychology Submission Guidelines
Appendix 1

The Journal of Counselling Psychology Submission Guidelines

Publisher: American Psychological Association

Web site: http://www.apa.org/pubs/journals/cou/

Aims and Scope: The Journal of Counseling Psychology® publishes empirical research in the areas of counseling activities (including assessment, interventions, consultation, supervision, training, prevention, and psychological education) career development and vocational psychology diversity and underrepresented populations in relation to counseling activities the development of new measures to be used in counseling activities professional issues in counseling psychology In addition, the Journal of Counseling Psychology considers reviews or theoretical contributions that have the potential for stimulating further research in counseling psychology, and conceptual or empirical contributions about methodological issues in counseling psychology research.

The Journal of Counseling Psychology considers manuscripts that deal with clients who are not severely disturbed, who have problems with living, or who are experiencing developmental crises. Manuscripts that deal with the strengths or healthy aspects of more severely disturbed clients also are considered. Both quantitative and qualitative methods are appropriate. Extensions of previous studies, implications for public policy or social action, and counseling research and applications are encouraged.

Instructions for Authors: Manuscripts should be concisely written in simple, unambiguous language, using bias-free language. Present material in logical order, starting with a statement of purpose and progressing through an analysis of evidence to conclusions and implications. The conclusions should be clearly related to the evidence presented.

Manuscript Title: The manuscript title should be accurate, fully explanatory, and preferably no longer than 12 words.

Abstract: Manuscripts must be accompanied by an abstract of no more than 250 words. The abstract should clearly and concisely describe the hypotheses or research questions, research participants, and procedure. The abstract should not be used to present the rationale for the study, but instead should provide a summary of key research findings. All results described in the abstract should accurately reflect findings reported in the body of the paper and should not characterize findings in stronger terms than the article. For example, hypotheses described in the body of the paper as having received mixed support should be summarized similarly in the abstract. One double spaced line below the abstract, please provide up to five key words as an aid to indexing.

Masked Review Policy: This journal has adopted a policy of masked review for all submissions. The cover letter should include all authors' names and institutional affiliations. Author notes providing this information should also appear at the bottom of the title page, which will be removed before the manuscript is sent for masked review.
Make every effort to see that the manuscript itself contains no clues to the authors’ identity.

**Length and Style of Manuscript**: Full-length manuscripts reporting results of a single quantitative study generally should not exceed 35 pages total (including cover page, abstract, text, references, tables, and figures), with margins of at least 1 inch on all sides and a standard font (e.g., Times New Roman) of 12 points (no smaller). The entire paper (text, references, tables, etc.) must be double spaced.

Reports of qualitative studies generally should not exceed 45 pages. For papers that exceed these page limits, authors must provide a rationale to justify the extended length in their cover letter (e.g., multiple studies are reported). Papers that do not conform to these guidelines may be returned with instructions to revise before a peer review is invited.

**Manuscript Preparation**: Prepare manuscripts according to the *Publication Manual of the American Psychological Association (6th edition)*. Manuscripts may be copyedited for bias-free language (see Chapter 3 of the *Publication Manual*). Review APA's Checklist for Manuscript Submission before submitting your article. Double-space all copy. Other formatting instructions, as well as instructions on preparing tables, figures, references, metrics, and abstracts, appear in the *Manual*.

Below are additional instructions regarding the preparation of display equations and tables.

**Tables**: Use Word's Insert Table function when you create tables. Using spaces or tabs in your table will create problems when the table is typeset and may result in errors.

**References**: List references in alphabetical order. Each listed reference should be cited in text, and each text citation should be listed in the References section. Examples of basic reference formats:

- **Journal Article**:

- **Authored Book**:

- **Chapter in an Edited Book**:
Figures: Graphics files are welcome if supplied as Tiff, EPS, or PowerPoint files. Multipanel figures (i.e., figures with parts labeled a, b, c, d, etc.) should be assembled into one file.

When possible, please place symbol legends below the figure instead of to the side. Original color figures can be printed in color at the editor's and publisher's discretion provided the author agrees to pay.

Permissions: Authors of accepted papers must obtain and provide to the editor on final acceptance all necessary permissions to reproduce in print and electronic form any copyrighted work, including, for example, test materials (or portions thereof) and photographs of people.

Ethical Principles: It is a violation of APA Ethical Principles to publish "as original data, data that have been previously published" (Standard 8.13). In addition, APA Ethical Principles specify that "after research results are published, psychologists do not withhold the data on which their conclusions are based from other competent professionals who seek to verify the substantive claims through reanalysis and who intend to use such data only for that purpose, provided that the confidentiality of the participants can be protected and unless legal rights concerning proprietary data preclude their release" (Standard 8.14). APA expects authors to adhere to these standards. Specifically, APA expects authors to have their data available throughout the editorial review process and for at least 5 years after the date of publication.

Authors are required to state in writing that they have complied with APA ethical standards in the treatment of their sample, human or animal, or to describe the details of treatment.

- Download Certification of Compliance With APA Ethical Principles Form (PDF, 26KB)

Title: “In reality so much of what you do revolves around how much money you’ve got to spend”: An Exploration of the Meaning of Materialism in the Narratives of the General Public

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“In reality so much of what you do revolves around how much money you’ve got to spend”: An Exploration of the Meaning of Materialism in the Narratives of the General Public

1. ABSTRACT

Counselling psychologists are concerned with the relationship between people. This interest exists in the context of an intrinsically materialistic society. The literature on materialism tends to define the construct in terms of individual cognitive references from a realist epistemology and identity construction from a social constructionist position. The aim of the present research is to further this understanding by exploring the meaning that money and related concepts have in the lives of members of the general public. A narrative methodology was adopted using the life story approach with interviews from four participants. This yielded one main finding, that there were different ways of approaching money and related concepts. In particular three narrative patterns emerged. These were: 1) Earning money to secure independence, 2) The importance of material possessions in social relations and 3) Money as a means of survival. These three narratives are discussed in terms of broader socio-cultural context in which they were recounted and their relevance to counselling psychology.

Key words: Materialism, Narrative, Counselling Psychology, Social Constructionism, Money
2. INTRODUCTION

Counselling Psychology concerns itself with relationships, traditionally between people and more recently with the wider world (Milton, 2010; Strawbridge & Woolfe, 2010). One such relationship is our relationship to the material world around us. The material world arguably provides a safer, more immediate and possibly pleasurable world. However the ‘warnings’ of a material life are not a new phenomenon. A large number of studies have been devoted to understanding the relationship between materialism and wellbeing (e.g. Kasser & Kanner, 2004; Diener & Seligman, 2004; Roberts & Clements, 2007).

Promoting wellbeing is one of the priorities of counselling psychology (Strawbridge & Woolfe, 2010). However there is a tension here between the research findings which indicate that materialism has a detrimental impact on wellbeing with the fact that as a society we seem to have accepted that living in an industrialised world, is highly materialistic. It is therefore important to understand more fully the meaning that materialism has to people in their everyday lives.

Quantitative Research

Psychological research around materialism has been conducted mainly from a positivist epistemological position. The predominant definitions of materialism focus on the excessive desire to consume and acquire material goods. This is further defined in terms of materialism as a system of beliefs (Stoll et al., 2012), personality traits (Belk, 1985) or a system of personal values (Richins & Dawson, 1992; Kasser, 2002; Kasser et al., 2004).

Materialism – A developmental value

The personal materialism proposed by Kasser et al. (2002, 2004) attempts to understand how such a value orientation arises. They formulate materialism as a value orientation emerging as a compensatory strategy when the needs for safety, belonging and esteem have not been met during development (Kasser, 2002).
In an attempt to understand the influences which lead to a materialistic value orientation, Kasser and colleagues theorise that the values of American corporate capitalism are internalised during development (Kasser et al., 2007). They argue that self-interest and competitive values necessary to drive capitalism are at the cost of values based around interdependence and cooperation.

Inghlehart (1990) frames materialism as a social, economic and political phenomenon associated with the prevailing needs of a society. This socio-political materialism is more likely to favour: economic growth, low crime rate and a strong national defence (Inglehart, 1990). During social and economic hardship, concerns for socio-political materialism are more prominent. Importantly, it is the subjective sense of security (or insecurity) which is internalised through the socialization process (Inglehart, 1990). In this sense, both proximal and distal experiences of security and insecurity influence value formation.

In the quantitative research there is a risk that the context in which materialism manifests is not given the necessary attention. Therefore, it is also important to look beyond research in psychology which is mostly quantitative. For this reason, a cross-disciplinary literature review was conducted in order to obtain insight into qualitative research on materialism.

**Qualitative Research**

From a qualitative perspective, the topic has been investigated in a broader way.

*Material objects for social connectedness*

Generally, material possessions are identified as being instrumental in forming, maintaining and commemorating relationships with the self and others. Money (2007) explored how adults consumed items displayed in their living room using interviews and object narratives. Using a thematic approach to look at patterns in the data, she identified how objects maintained and reinforced social relationships.

Using focus groups, Isaksen & Roper (2012) investigate adolescents’ self-esteem. These authors found that expensive, branded goods provided a way of evaluating their own and
others social position and belonging. Wearing the ‘right’ clothing meant they were more likely to be accepted. Miles et al. (1998) formulated that material goods facilitated peer relations where fashion was a resource through which confidence and acceptability could be achieved.

There is a difference in the meaning of material objects between adults and young people although the importance in social connectedness remains high. For adults, objects in the home represent established connections with others and memories. Whilst for adolescents, material goods enable identification with groups and provide a sense of belonging.

**Materialism and social obligation**

The association between the need to be socially connected and the prevalence of material objects has led researchers to suggest that visible ownership of possessions is seen as an obligation and not a choice. Hurdley (2006), in her analysis of domestic object narratives, likens possession of material objects to a moral duty, like being a ‘good grandmother’. On a similar note, Money (2007) interprets the keeping of objects in the home as a familial obligation to preserve family ties.

In adolescents, due to the power of fashion, Isaksen & Roper (2012) argue that it is not an option for adolescents to distance themselves from consumer culture. Miles et al. (1998) considers material goods to be the only viable resource to establish their identity. Furthermore, Winlow and Hall (2009) argue that for young adults consumption is an obligation to maintain status and a sense of belonging.

**Material objects in identity formation**

Beck (1992) identifies that as social structure (such as social class and nuclear family composition) recedes, individuals have to choose their identity from the multiplicity of choices available in consumer culture. Miles et al. (1998) go on to say that consumer culture enables adolescents to negotiate a stable identity in an unstable world. For adolescents to be able to derive this stability, they propose that adolescents needed to deny the role of peer influence on their consumption choices. They suggest, that to acknowledge the stabilizing role of consumer goods, would imply identity instability.
Instead, adolescents maintained that their choices reflected distinct aspects of their individuality, whilst maintaining enough commonalities with their peers to belong. Winlow and Hall (2009) called this the challenge to “look different” but not “too different” (p.97). They propose that participants dealt with this tension but remained uncritical of it.

Isaksen & Roper’s (2012) analysis showed that participants were aware of the marketing strategies of advertising but remained uncritical of it. Furthermore, participants reported its influences were transitory and would dissipate in adulthood when their identities would be more established. This assumption was unchallenged by the participants and authors alike, portraying adult identity as established and stable.

**Materialism and wellbeing**

Due to the relevance of wellbeing to counselling psychology, considerations of wellbeing in the literature reviewed are set out below.

A further theme identified is the notion of ‘risk’ in connection with identity development in a consumer society (Beck, 1992). Beck (1992) postulated that with people’s responsibility to self-fashion their identity, comes the risk and anxiety of choosing an inappropriate identity. This has come to be known as the consumption anxiety thesis. The literature stipulates that it is insufficient to consider the theoretical tenets of postmodernism; the freedom to self-fashion identity, without taking the context, such as consumer culture and broader socioeconomic structures, into account (Maguire & Stanway, 2008; Miles et al., 1998; Winlow & Hall, 2009).

Whilst some of the literature emphasizes the benefits of material goods for identity (Miles et al, 1998), it is also apparent that this balance is presented as precarious (Isaksen & Roper, 2012; Winlow & Hall, 2009). The psychological literature suggests that there is an inverse relationship between materialism and wellbeing and as a result, advises individuals to distance themselves from consumer culture (Kasser & Ryan, 1993). Isaksen and Roper (2012) state that their findings contradict this; because of the power of fashion in the adolescents’ lives, they don’t have a choice to not consume. However, being obliged to consume hardly seems conducive to wellbeing. Winlow and Hall (2009)
state that for their sample of young adults working in an unstable and dissatisfying sector of the service economy, the obligation to partake in consumer culture was ‘laden with risk, anxiety and chronic dissatisfaction, at the deepest psychological level’ (p.94).

Woodward (2006) investigates the consumption anxiety thesis as a discursive, narrative phenomenon on the practice of home decoration in adults. He identifies an identity-based anxiety and unlike the research presented above, he states that this anxiety does not reflect deep psychological pain, nor does it represent enduring neurotic traits but instead can be ‘rationalised within social settings as a matter of interactional routine’ (Woodward, 2006, p.279).

**Limitations of the reviewed literature**

The literature reviewed on materialism and consumer culture is dominated by adolescent studies. This may reflect the transitional nature of adolescents’ identities; individuating from their family and identifying with peers (Erikson, 1959). However identity formation is a lifelong process (Cherrier & Murray, 2007 as cited in Maguire & Stanway, 2008) and further research to understand how material objects reflect adult identity in context of consumer culture is needed. This would help elucidate whether the centrality of material objects shifts or whether the kind of material object used to negotiate identity changes.

The literature reviewed argues that the postmodern notions of identity construction should be contextualised within consumer culture to fully appreciate the meanings endowed to material objects consumed (e.g. Miles et al., 1998). However, due to the design of the studies conducted, this frequently takes a narrow view, looking at either the meaning endowed to specific objects or focusing on fashion exclusively. Winlow and Hall (2009) argue that accounting for broader social and economic structures, such as the labour market, is also needed. The meaning that materialism has to individuals cannot be stripped from the context in which it is experienced. Attempts at capturing this as reviewed above, largely continue to be in the form of survey data which ignore the interview context in which the research was carried out. Adopting a social constructionist epistemology to study materialism can further our understanding by providing an interpersonal perspective.
Materialism from a social constructionist position

The social constructionist account of material goods describes how objects represent aspects of the individuals identity such as gender and socio-economic position (Dittmar, 1991; Dittmar & Pepper, 1994). These meanings are socially shaped and socially shared. The social constructionist approach does two things to further our understanding of materialism: firstly, it places the meaning ascribed to the material goods at the forefront of the discussion. And secondly, it places the framework of study within the interpersonal domain, such that meaning making and understanding comes from a cooperative enterprise between people (Gergen, 1985).

In addition to the themes identified above, the social constructionist studies examined in the cross-disciplinary review further advance our understanding of materialism in that the meanings endowed to objects are not fixed (Hurdely, 2006), that they represent aspects of people's identities which might not be directly known (Hurdely, 2006) and that the interpersonal context necessitates the narrator to provide warrantable accounts for their consumptive choices (Woodward, 2006). Woodward (2006) argues that it is only under the performative conditions of the interview context that the anxiety theorised by Beck (1992) can arise.

Present study

The word ‘materialism’ typically evokes associations with undesirable qualities in a person. In order to understand how materialism infiltrates into people's lives and affects their wellbeing, it is important to retain just how embedded in society our reliance on material objects is. Doing so can prevent locating what has developed to be pejorative socio-cultural phenomena into certain individuals (Milton et al., 2010). The quantitative literature points towards a developmental trajectory for a materialistic value formation, whilst the qualitative literature seeks to contextualise materialism within broader social, cultural and economic structures. This study attempts to more fully understand the interplay between the individual, the social context and wellbeing in relation to materialism by contributing to a social constructionist understanding of the term. To this extent, the research asks how do members of the general public construct the term materialism and what does the term mean to them?
A broad definition of materialism will be considered so as to keep an open mind to how terms and language related to money and material things emerge in the interviews. The present study will adopt a life story approach to interviewing to gain a detailed account of a broad area of experience (Murray, 2003). The autobiographical nature of the life story complements the developmental trajectory identified in the quantitative literature whilst not making any claims to causality or assuming that it reflects direct experience.

A narrative approach will be adopted. This method was chosen as stories are considered a means of making sense of the world (Bruner, 1986 as cited in Murray, 2003). Furthermore, narratives and the stories people recount play a central role in identity construction (Crossley, 2007). The narrative form provides a rich understanding of human relationships and how these are situated in socio-historical contexts (Davy, 2010). Narratives are shaped by the social context, they can therefore tell us of the assumptions which permeate our society and identity (Murray, 2000). This is particularly relevant to this research which aims to further understand how the social and ideological beliefs about material objects and materialism permeate into the personal narrative.
3. METHOD

3.1 Participants
Participants were recruited using convenience and snowballing methods. The only criteria for inclusion was for participants to be adults and have a willingness to talk openly about their lives. Convenience sampling was considered an appropriate method to reach members of the general public by means of an advert posted in public places (e.g. libraries and cafés) in a large city. Additionally, an advert was sent to personal contacts of the researcher. For all participants recruited, a snowballing method was adopted to recruit further participants. Eight people expressed an interest in the study. All received an information sheet (see Appendix 1). Five people replied and one person dropped out. Participants were contacted and given further details regarding the study and to arrange an interview. Finally, four participants were interviewed. In accordance with the recommendations for other qualitative research methods, this number was considered an appropriate sample size for a study of this kind (Smith & Osborne, 2008). Details of the participants can be found in Table 1.

3.2 Procedure
Four in-depth, open-ended interviews were conducted. The interviews lasted between 1-2.5 hours. Signed consent forms (Appendix 2) were kept confidential. Participants were asked to fill out a demographics form (appendix 3). Demographics collected were for age, ethnicity, place of birth and employment. These demographics were collected for their potential to provide interesting insights into how participants conversed about money and related terms. For example what ideological belief system one is socialised into may influence how one views and speaks about material things (Kasser et al., 2007). Although these four areas provided interesting avenues for potential enquiry, only participants’ age was explicitly used in the analysis due to limits of analytical space and to maintain coherence of the overall report.

The data was collected through face-to-face interviews using the life-story approach for narrative analysis (Murray, 2003). This approach encourages the participants to construct their lives in a way which is meaningful to them. The opening question adopted was
“could you tell me about yourself, you can say as much or as little as you might like”. The invitation allows participants to not say more than s/he chooses as to provide a sense of control over what is said (Emerson and Frosh, 2009). Further questions were guided by what the participant brought to the dialogue, allowing enough space for the conversation to develop into a meaningful narrative. At the end of the interview, participants were debriefed and thanked. A brief summary sheet was completed by the researcher (appendix 4).

<table>
<thead>
<tr>
<th>Participant Name</th>
<th>Age bracket (yrs)</th>
<th>Ethnicity</th>
<th>Nature of employment</th>
<th>Where the interview was held</th>
</tr>
</thead>
<tbody>
<tr>
<td>John</td>
<td>30-39</td>
<td>White British</td>
<td>Free-lance</td>
<td>In participant’s home</td>
</tr>
<tr>
<td>Beth</td>
<td>30-39</td>
<td>White British</td>
<td>Professional in service industry</td>
<td>At participant’s work place</td>
</tr>
<tr>
<td>Jane</td>
<td>50-59</td>
<td>White British</td>
<td>Volunteer director in voluntary sector</td>
<td>In a university library</td>
</tr>
<tr>
<td>Henry</td>
<td>70-79</td>
<td>White British</td>
<td>Retired</td>
<td>In a local library</td>
</tr>
</tbody>
</table>

*Table 1. Participant details*

### 3.3 Analysis

A narrative analysis methodology was adopted as stories are a means of making sense of the world. To explore how materialism was meaningful in the context of participants’ whole life, a life story approach was used. Alternative methodologies such as interpretative phenomenological analysis, which also focuses on meaning, would not be appropriate to use in connection with the life story approach (Smith & Osborn, 2008). The narrative analysis was informed by Murray (2008), Riessman (2008) and Gergen and Gergen (1984). So as to appropriately address the research question, the narratives were approached by looking at “what” was said and to a lesser extent, “how” and “why” it was said, as suggested by Riessman (2008). This provided an interesting way to look at commonalities in the approaches to materialism between accounts whilst maintaining the narratives as a whole. To do this, the analysis was split into two stages. The first stage approached the whole narrative as the unit of analysis and the second stage looked at specific segments of text. By adopting this two-stage analysis, it was possible to adhere
to the spirit of narrative analysis by staying close and in-tune with the meaning making and core narratives of each participant whilst simultaneously examining what, how and why money and material things were spoken about.

3.3.1 First stage - Approaching the narratives as a whole.
The first stage was divided into a further two parts; the descriptive phase and the interpretive phase.

3.3.1.1 The descriptive phase
The recorded interviews were listened to and transcribed. Thoughts, feelings and connections were noted. A summary of each transcript was drafted and ordered to identify key features such as the beginning, middle and end in order to become familiarised with the narrative and its key features (Murray, 2008). The valued end points of each narrative were identified. According to Gergen and Gergen (1984) for a successful narrative, all events within the narrative need to refer in some way to this valued end point. The way in which it does this, gives the narrative its directionality (Gergen & Gergen, 1984). Assigning the directionality establishes temporal structure to the narrative. Doing so further elaborates the quality of each narrative and provides a platform from where meanings can be interpreted in the following phase of the analysis. The tone of the narratives (McAdams, 1993) was also recorded to further enrich the analysis by providing the emotional quality of the narrative which was not captured in the transcribed word. Doing so enabled further insights into the content and complexity of meanings within the narratives.

3.3.1.2 The interpretative phase
In this stage, narratives were still approached as a whole. The data was approached at three different levels of analysis; personal (this concentrates on the participants meaning making), interpersonal (this takes into account the context in which the narrative is produced and how the narrative is shaped by it) and societal level (the social and cultural beliefs which shape identity) (Murray, 2000). These levels of analysis were considered important to elaborate on the overly individualised theories of materialism which exist in the psychological literature.
The first stage of the analysis was repeated for all four narratives. This phase of the analysis is not explicitly reported in the results. However it informed the analysis and interpretation of subsequent stages.

3.3.2 The second stage - approaching segments of texts
The second stage was concerned with how ‘materialism’ featured in the narratives of the participants whilst attending to the three different levels of analysis outlined above (Murray, 2000). The original narrative was referred to at every stage of the analytic process to ensure that interpretations remained grounded in the data and were representative of the overall themes and narrative structure. Each narrative was individually scrutinised for references to material and monetary terms and the scenes in which they were narrated (see appendix 5). Commonalities between segments were grouped together and appraised in context of the overall narratives. Interpretations were substantiated with reasons and evidence from the transcripts (see appendix 7). All identifying details have been altered to maintain anonymity (see appendix 6 for key to notations).

3.4. Credibility of the research process
The criteria recommended by Yardley (2000) will be adhered to assess the quality of the study. Credibility and trustworthiness were upheld by documenting a clear audit trail of the analysis.

3.5 Ethics
This research project did not need an ethical opinion from the Faculty of Human Sciences Ethics Committee as per the guidelines for submission. Ethical considerations were taken in account at all stages of the research process.
4. RESULTS

The analysis of the narratives yielded one main finding: there were various ways of approaching materialism. The narratives were further examined for commonalities within. Various patterns emerged from the accounts and these will be examined below. Information about the participants and aspects of their narratives are summarised in the Table 1.

<table>
<thead>
<tr>
<th>Participant Name</th>
<th>Overall Directionality</th>
<th>Tone</th>
<th>Narrative Themes</th>
</tr>
</thead>
<tbody>
<tr>
<td>John</td>
<td>Progressive</td>
<td>Open, playful, resolute, sober</td>
<td>Putting the least amount of effort in for satisfactory results. His own moral code. The importance of family</td>
</tr>
<tr>
<td></td>
<td>Open-ended</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beth</td>
<td>Stable</td>
<td>Tentative, humorous, self-deprecating, thoughtful</td>
<td>Working hard to play later. Education as a non-negotiable Holiday are what are really enjoyed</td>
</tr>
<tr>
<td>Jane</td>
<td>Progressive</td>
<td>Optimistic, confident, assertive, puzzled</td>
<td>Work as challenging but enjoyable The importance of the two sides of an argument. Keeping friendship over time</td>
</tr>
<tr>
<td>Henry</td>
<td>Regressive/progressive</td>
<td>Hesitant, nervous, confused, searching, reflective</td>
<td>The inhibiting factors which have contributed to making life difficult Difficulty with communication Life as something which needs to be survived</td>
</tr>
<tr>
<td></td>
<td>Open-ended</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 2. Summary of the narrative features

4.1 Narrative commonalities

The abbreviation for money and associated language (MAL) will be used as an umbrella term for language adopted in the participants’ narratives that related to money, material objects, possessions, financial terms or earnings (see appendix 5 for full list). ‘MAL’ will only be used when more specific terms are not appropriate.
In John’s narrative, MAL was limited to his childhood and adolescence, in Beth and Jane’s narrative it featured in adolescence and adulthood. In Henry’s narrative MAL featured across his life story. With this in mind, the construction of MAL can be grouped into the following three categories: 1) Earning money to secure independence, 2) The importance of material possessions in social relations and 3) Money as a means of survival.

4.1.1 Earning money to secure independence

Beth and Jane described their working life in positive terms. They portrayed their fulfilment by expressing their enjoyment of their jobs, the challenges and the benefits of a stable income.

Beth and Jane both referred to their working style whilst at school. For Beth, this was an important part of her life, in particular as her mother was a teacher. The importance of school work came before having fun “we were always told you weren’t allowed to go outside until you’ve done your homework”. She conveyed how this motto carried forward to adulthood where earning a living to pay for the house and renovations came before her personal enjoyment, which to her was going on holiday. By comparison, Jane’s narrative depicts, in a theatrical manner, her life at boarding school, illustrating scenes of mischief and play “I didn’t really work to my potential, I don’t think [laughs] I had too much fun but ‘could do better’ was always on my, on my report”.

For Beth, her drive for independence seemed to emerge during her teenage years. She described herself as “a pretty horrible” teenager, minimising what significance there might have been to this behaviour at the time and reformulating it in terms of “getting a bit of independence”. Although she seemed reluctant to say so, the drive for independence seemed to be a desire to create distance between herself and her parents in particular, as a reaction to their insistence on school work.

Beth: It was just an independence thing, because my mum was...and my dad, but you know they, you, we had to do our school work, we had, you know, there were certain things that we had to do...
She portrayed herself as someone who was hard working and diligent. This possibly ensured that the researcher did not consider her a ‘frivolous’ child as she had described herself when playing outside as a child. She went on to describe how, once she finished her school work she could do her waitressing job several nights a week. This money would afford her to go out clubbing, buy clothes, fund her gap year and “kitted [her] out” with what she needed for university. She portrayed her motivation to earn money as driven by the insufficiency of what she received from her parent’s “I thought that probably twenty-five pounds for, during my holiday probably wasn’t going to be enough”. It seemed natural to her that she needed more money than her siblings “I always spend more money so … than my brother and sister” an assumption which seemed unquestioned. She seemed to be surprised that her attitude was different to her friends “actually my close friend didn’t, for some reason, didn’t work at all”. For her, earning money “meant that [she] could do more”. In so doing, her work gave her a sense of independence from her parents to do what she pleased providing her homework was done.

The role that earning money and independence played in Jane’s narrative was most apparent whilst recounting her relationship with romantic partners. The importance of her employment and her identity as a professional woman was central to her narrative. She conveyed the conflict between her desire to follow her own career and her first husband’s commitment to his career which she portrayed as taking precedence.

Jane: I’d moved up to Glasgow where he was working, got a job with Jetterson Ltd and worked for them for four years which really was super and then I left them to another job in Nottingham because Nick hadn’t wanted to move to Liverpool [...] I said to Nick, “I’m going to, really for me Liverpool is the best place to be” and he “woohh do we have to leave, we have a really nice house” blah blah blah and um, so I found another job in Nottingham which wasn’t really me [...]um but I did it...and then no sooner had I got this job in Nottingham then he moved to Liverpool and I was thinking right, fine...OK!
Once divorced she went on to pursue a successful and “really super career”. She focused her narrative solely on her career, leaving aside her personal life. She recounted how for the next ten years she worked “incredibly long hours [and] stupid hours” whilst single. In her forties, she remarried and her new husband said he was “quite relaxed” about her not working.

*Jane:* ... I thought if I did need to earn money um at any point, than (type of work) [...] would lend itself to that, um...

*BH:* So did the...aspect of needing to earn money, because you were married, subside?

*Jane:* Yeah and I, you know, I have um, two flats that I rent out, so, I know that if anything happened to Mark, I’m financially independent if I need to be.

Jane conveys how central independence is in her life in two ways. Firstly, she indicates that she is mindful of which jobs could, in the future, provide her with an income. This conveys the sense of cautiousness or alternatively alertness to the eventuality of needing to be self-reliant again. Secondly, by asserting her financial independence by letting the researcher know what avenues of income she had independently from her husband.

Both women conveyed the idea that their income provided greater choice. For Beth, her income when she was a teenager meant she could do more. As an adult, her hard work meant that she could go on “nice long holidays”. For Jane on the other hand, for whom continuing to work was important despite financially not needing to, meant that she could work voluntarily for a charity she had a long standing interest in:

*Jane:*...um but, the, the, the need to have to work to earn money is definitely dissipated, um...and...so which has been lovely, you know its been very, I’m in a very privileged situation in that I can do the things that I want to and it doesn’t matter that I don’t get paid for it.

Working for the enjoyment of the work itself is portrayed as a privilege however it seemed like this was only an option she considered once she achieved a level of
financially security by other means. The narratives of these two women portray financial independence as symbolic of a generic independence and the security and freedom of choice that it provides.

4.1.2 The importance of material possessions in social relations

John and Beth, the two participants in their thirties, portrayed how objects or possessions could be used to negotiate aspects of their social status. In John’s narrative, material objects (tricycle, watch, goods) were portrayed as desirable either for their “cool” quality, which in colloquial social parlance is used to describe things that are highly desirable and well liked, or for their potential for ‘bartering’. How he interacted with these objects had a dynamic quality to them, where objects were viewed, stolen, exchanged or worn and consequently these objects signalled something about him. Whereas for Beth, the objects (e.g. her house) represented an extension of her identity, which she portrayed as being evaluated by others.

At a younger age, John positioned himself as an observer, looking at objects or possessions that others owned, which he desired but didn’t have: “everybody else seemed to have better things than me”. John’s attention to objects seemed to emanate from establishing social comparisons. The position he adopted placed him on a lower social ranking than the others. At older ages in his narrative, he portrayed himself as someone who defied social conventions of morally accepted right and wrong. His solution to adjust his social status was “I want that, I’ll have that” and so he stole the objects he couldn’t acquire by other means. He could then possess objects which he’d desired, investing in them the “cool” qualities necessary to attract interest, thereby manipulating his position on the social gradient.

At the age of thirteen, John had to manage the transition from school close to home, to one away from home where he boarded full time.

John: The first year was a bit... a bit shitty and I remember, yeah going back to the first year I used to steal the whole time from a shop [...] the whole shop had you know, school equipment, they had cereals, because we used to board there full time and I remember just being so confident
that I could get out with stuff and I just used to come out with carrier bags full...and ‘cause I knew I could do it (B: mm) without being caught and if you’re caught you’re expelled immediately. And I was thirteen.

BH: So is there a risk thing to it?

John: [...] I remember feeling a bit of a rush about it I think that was part of it, I certainly didn’t need it I used to sell the food to get money and then god knows what I did with the money, god knows, [...] I used to enjoy the naughtiness of it....but then I remember my friend who was in the year above told me that, if the older kids knew, then I would be expelled, I was absolutely shitting myself and I never did it again.

John begins his narrative by conveying the struggle of his first year at boarding school but continues his story portraying himself as confident, courageous, competent and resourceful. Importantly, he portrayed himself as possessing goods which had value to his fellow boarders. His portrayal involves conventional masculine traits, which seemed important for establishing status in a new school. In the youngest grade yet again, he found himself on the lower echelons of the social hierarchy. He exchanged the food for money but said it wasn’t for the money, nor for the goods themselves. Instead his behaviour was orchestrated to appear desirable to the other boys (by providing goods which are valuable to them) until he found out that this behaviour was not endorsed by the older children, and to a certain extent, precisely those he had sought to impress. This threat of exclusion obligated him to stop his behaviour. John associated his stealing behaviour with being naughty and later in his narrative he said “there was a reward for being naughty, a reward for friends, popularity and all sorts”. Through this he conveys his strategies, in part through his acquisition, exchange and ownership of material goods, for negotiating his social status and relationships.

As we saw earlier, earning money for Beth provided her with a sense of independence which also had a social dimension to it, as illustrated by her ability to use her salary to go clubbing in her teenage years and early adulthood:
Beth: I could go out clubbing two three nights of the week if I wanted to (slight laugh) [...] we all socialised, so it was a big group of us and we socialised together...

Unlike John’s narrative, social comparison per se were less prevalent in Beth’s narrative, instead the appearance of her home to others was more important. Beth and her partner had “incentivis[ed]” themselves to “save very hard” until they got the money to afford to renovate their home. However the kitchen remained unfinished and because of this, she felt she couldn’t invite her friends:

BH: What’s...., what do you think is stopping you (inviting your friends)?
Beth: Because the house is looking so scruffy and we haven’t got anywhere nice to eat because its all partly done because we’re doing it in little bits so that we can save up a little more and so I’ve realised that, I don’t want that, I want to be able to invite my friends round and not be embarrassed about my house.

Beth conveyed how important the kitchen was to her, being the heart of the home where friends and food could be enjoyed. Her embarrassment signalled something which seemed unacceptable to her. Whether it was the unfinished condition of her kitchen which reflected something that felt unresolved about herself or whether the struggle to accrue sufficient funds to complete the works, is unclear. However, her embarrassment is social in nature as she positions herself in relation to her friends and their opinions of her home and consequently of herself.

4.1.3 Money as a means of survival

Henry’s narrative portrayed a life of survival. Against the social, political and personal odds, he battled his way through life where money, or the lack of it, played a central role in his depiction of his struggle.

Henry portrayed the start of his life as being born into the destruction and insecurity of “The Blitz”. He recounted being “totally unaware of the general situation” and would “just go with the flow”. However whilst narrating how he would play amongst the rubble in the streets he conveyed the emotional tone of his experience, “it was a depressing sort
of atmosphere really” and made the remark “from an early age you have a sort of desire almost to get away from it all”. His portrayal of his survival was put into relief against the “inhibiting factors” he identified, depicting scenes of poverty in material, emotional and social terms, in particular in his youth. Henry constructs his narrative in terms of the socio-economic, political and historical factors which played a part in his failed opportunities, closed doors, his ignorance and hardship. Highlighting these factors may have been important in recounting his narrative to the researcher, someone who represented a member of society who achieved a degree of success conveyed through carrying out doctoral research. Henry puts forward his lack of ambition, “worldly” knowledge and ability to communicate as the central themes to his struggle.

Henry: I’ve never ever felt that I really had sort of much choice, life to me is…. is….., it has basically been about survival and err……sort of……, muddling through sort of, a British sort of trait, but also influences from World War Two would err….. would have an effect in the sense that err….. (pause) one’s constantly bombarded err….. especially at an earlier time, by events and err….. publicity, even films and literature, even now in some ways you…. you…… you….. feel Britain’s still celebrating winning, quote unquote, winning world war two somehow as if it was a real, well in many ways it was, a feather in their caps.

Henry’s narrative conveys powerlessness and helplessness, where events happen to him. It is as if, he cannot escape from the early trauma in his life where the repeated exposure to images, words and memories of the war in his childhood constantly surround him. He conveys a sense of contempt towards his country which may emanate from feeling a “failure” when he resigned from the Officer’s training program; a time when he came to realise the role of social factors in his life. Henry’s depiction of the army may represent how he perceived his place in society, in particular as a man:

Henry: With the army especially as a male I suppose ‘big boys don’t cry’ and err….., the poor communication skills and…. and….. not finding it easy to interact with other people then err … and also because of the…. the war you’ve got this sort of bull dog spirit and not to complain and
err.... especially in the army you’re encouraged to think anybody who’s complaining and not performing as being a malingerer.

Henry portrayed himself as a man who didn’t fit in with the culturally valued position of emotionless and fearless masculine mentality. In his narrative, the availability of money played a crucial role in his depiction of his place in society:

*Henry: So I was in 1985, found myself in a flat [...] having to survive you know on my own and err....
BH: What was that like?
Henry: ....everything always revolves around finances you know whatever, I mean, it’s... it’s.... it’s a..., although you don’t always like to talk about finances it makes you seem as if you’re sort of whinging and everything else, nevertheless...... in reality so much of what you do does revolve around how much money you’ve got to spend.*

He recounts how money formed the centre of his world, how it dictated what he could and couldn’t do. His depiction of money, not only provided the means for survival but also, the possibility of ‘choice’. Because of the lack of money and thus the lack of choice, this placed him in a weakened position. This portrayal may have been very important to explain to the researcher how he was not able to achieve the socially valued norms of an ambitious, capable and successful man.

Henry portrayed his romantic and social relationships in monetary terms as well, as someone who had no value as a partner beyond the ‘privileges’ he described:

*Henry: I didn’t feel I could continue to.... to..... to keep the relationship going because I couldn’t see any real future in it. Had I come back to the UK then she probably wouldn’t, I mean part of the attraction of marrying an ex-patriot at the time was you’re going to get the accommodation, servants and everything, without that we weren’t such an attractive proposition.*
The portrayal of this identity may have been important to him to alleviate some of the “life time of guilt” he had associated with the collapse of his relationship with his ex-girlfriend. In so doing, he could preserve a sense of integrity that his relationships had not succeeded due to the absence of money. His resentment of male gender roles as ‘provider’ is conveyed through his sarcasm whilst recounting how his ex-wife saw marriage as a way to stop working and have children “Karen wasn’t a career woman there was no question of her juggling things (laughter)”. Early in their marriage financial difficulties impinged on their relationship and they separated. The role that money played in his depiction of relationships is apparent from the extract below:

*Henry: ...money is the glue that keeps, sort of, relationships together, without money you know your social life becomes damaged and relationships obviously become damaged as well...*

Henry depicts money as the adhesive agent holding together his life. Henry’s narrative placed money as the central ingredient for a life where opportunities can be grasped, romantic relationships are accomplished and where choice is possible. In the absence of this, Henry seemed to mourn a life of failed possibilities.
5. DISCUSSION

The purpose of this study was to contribute to the existing research base on materialism by extending a social constructionist understanding of the term to gain a more encompassing definition of it. All four participants’ referred to money and associated language (MAL) in their narratives and this was narrated in three broad ways 1) Earning money to secure independence, 2) The importance of material possessions in social relations and 3) Money as a means of survival. Interestingly, gender and age seemed to play a role in how MAL was narrated and will be discussed in the context of these three ways of approaching materialism.

For the two female participants, the theme of independence was portrayed as intrinsically linked to having a source of income. Beth’s drive for independence developed during her adolescence, a life stage where the child typically individuates herself from the parents (Cooper, 2010). Beth’s transition to independence could be represented in many forms but in her narrative, she associates it with going to work and earning money to socialise. This motivation continues in her narrative as an adult. It seemed important for Beth to ‘earn’ her independence, and this may stem from not wanting to be considered ‘frivolous’. The societal expectation of needing to work hard to ‘justify’ leisure resonates with wider cultural discourse of the Protestant work ethic.

The Protestant work ethic comes from the beliefs and practices of the Protestant faith which stipulates abstinence, hard work, postponed gratification, frugality and control. Such values and goals ensured the benediction and salvation by God (Furnham, 1984). Weber (1905) argued that the Protestant work ethic provided the justification for the accumulation of wealth, in so far as individuals who held the values and beliefs of the Protestant work ethic, worked hard, saved money and therefore accrued wealth. Weber (1905) also claimed that the genesis of modern capitalism was rooted in these beliefs. There is disagreement as to whether such values are still the Protestant work ethic or, as Kelvin and Jarrett (1984) argue, simply the ethics of Wealth. They go on to say “wealth is […] perceived as the basis of economic independence […] the ethic is to make or to have sufficient wealth not to have to depend on others” (pp. 158-159).
The relationship between work, independence and not needing to depend on others is most relevant in Jane’s narrative. Independence seemed meaningful to her in context of her two marital relationships and was narrated as financial independence. This raises important questions about the choices available to women, their sense of independence and their economic or financial status.

In Beth and John’s narrative, MAL was recounted and made meaningful in terms of their relationships with their friends and peers. Both participants were in their early thirties and although the period of their life when the MAL scenes were recounted was different, the commonality of their age and that of the researchers may have encouraged the construction of their narratives to follow a more social trajectory. Unlike materialism for independence this construction sought engagement in relationships. This is in line with the social constructionist literature of the meaning of possessions in identity construction (Dittmar, 2004; Dittmar & Pepper, 1994).

The objects came to represent aspects of John and Beth’s identity. Putting aside for a moment the different ages at which the narrators each referred to these objects, the manner in which the objects were ‘used’ seemed to differ between the genders. John’s ‘use’ depicts an action (looking, stealing, wearing) and he ‘uses’ the objects to portray confidence, courageousness and resourcefulness. The emotional tone (or reason) for his actions are not emphasised and it is only later that he narrates the social function of his actions; to be accepted and valued in friendship groups.

Whereas with Beth’s narrative, there is no action involved, the object (e.g. her house) reflects something about her identity. The scene is enriched with language related to nourishment, entertaining and comfort and she uses emotional language to describe how she feels about it which is interpreted as conveying her concern of being accepted. These gendered differences reflect gender stereotypes where men’s personal possessions are primarily use and instrumental related whilst women emphasize the emotional attachment and interpersonal relations (Dittmar, 1991).

John’s ‘use’ of material objects was narrated as occurring during his early adolescence in the social context of his school with his peers. From an evolutionary perspective, being
accepted and kept within the group is considered a basic human need (Gilles, 2010). In order to do this, social comparisons enable us to gauge whether we belong (Abrams & Hogg, 1990; Festinger, 1954). For Beth however there was a conflict between her motivation for socialising with friends and her concern about her home. This can be interpreted at a social level.

It is important to consider the social beliefs around the appearance of the home. The housing market forms a significant contribution to a thriving economy, therefore beliefs about the necessity for home improvement and the presentation of the home may play a part in maintaining a growing economy. How social representations of an ‘acceptable’ home influence what standards people feel they need to maintain may impact on individuals’ wellbeing due to how this might impinge on other values such as the enjoyment of the company of others.

And finally the last narrative, where money represented a means to survive. Henry placed money in the centre of his life. With the lack of money from an early age, he recounted the catalogue of missed opportunities in his life, from his personal outlook, his social class, his relationships with his family, to job prospects and social and romantic relationships. It is important to take into account the historical context of his narrative. This was an elderly man born in a radically different world to his present world. There are parallels between the development the socio-political materialism (Inglehart, 1990) and the insecurity which reverberated through Henry’s account, both in what was said and how it was said. It is possible that with such a tenuous link to survival, money and material objects provide something tangible and concrete to hang on to.

Henry’s ‘outsider’ narrative reflects his unsuccessful attempts at pursuing a life conforming to gender stereotypes and the ideals of capitalism. He refrains from expressing his discontent in anticipation of it being construed negatively (‘being a malingerer’, ‘whinging’) therefore silencing him. The powerless position Henry conveyed was narrated in a manner which could be classified as a “weak and vulnerable” narrative (Thorne & McLean, 2003). Such narratives are typically not responded to as favourably as the dominant narratives of “the heroic” or “contained fear and sadness” narratives (Thorne & McLean, 2003). Consequently, these narrative forms are often
suppressed as they don’t reflect the socially accepted or desired categories of class and gender (Adler & McAdams, 2007).

5.1 Implications of research findings

In all three narratives, money and material objects were portrayed as providing a solution to social and existential dilemmas by achieving independence, survival and negotiating social relationships. When considering the three narratives together, issues with this construction become evident. Money (and material objects) is a feasible solution for individuals who hold positions in society which allows them to access opportunities to accrue further wealth. However, as highlighted by the survival narrative, structural limitations can make the realisations of this solution unachievable for some.

This has implications for the social sciences with regards to wellbeing. Having ideological solutions which are unattainable for certain individuals may result in them internalizing responsibility for the failure, leaving them feeling hopeless and inadequate. For social policies to be most effective, they would need to take account of the structural limitations individuals experience, in particular the most vulnerable in society such as those who do not have access to social, economic or political power. Unfortunately, ideological beliefs, such as the protestant work ethic are embedded in social policies (Kagan et al., 2012). The protestant work ethic justifies the accumulation of wealth, coupled with beliefs about individualism (the personal responsibility for achievement) lead to further deepening the psychological offense on the less advantaged in society.

These issues have implications for the practices of counselling and psychotherapy. The models of mind and therapeutic approaches adopted in the discipline are largely individualistic. The findings of this study suggest that it is important to attend to how the material circumstances shape the experience of certain individuals. Assessing the level of access to material and social resources would help determine how relevant money and materialism might be in the client’s wellbeing and inform the extent to which material and social structures should be accounted for in the formulation.

Based on this assessment, interventions should then be developed accordingly; if a lack of resources is identified, clients may feel better understood if these constraints are
acknowledged, validated and worked with (Thompson et al., 2012). Additionally, exploring alternatives for deriving choice and accessing opportunities (other than through monetary means) may comprise a significant component of the work in empowering clients.

5.2 Limitations
This study aimed to extend the understanding of materialism, however the study may lack specificity. With a more focused ‘unit of analysis’ (Reissmann, 2008) the usefulness of the narrative method could have been capitalised on better. Though it is important to pay attention to the personal, interpersonal and social level of analysis, attempting to do this within one research paper may have led to an unsatisfactory analysis. Therefore multiple studies each concentrating on one level may be a useful future direction.

The convenience sampling method adopted placed an advert in public places and used the personal contacts of the researcher to reach members of the general public. Only one person responded to the advert placed in public, meaning that three of the four participants were, to various degrees, linked to the researcher. Although a representative sample is not sought in narrative analysis, the sample recruited does not reflect members of the general public. Instead, it overly represents the demographics of the researcher. Interestingly, commonalities were found in the narratives of participants recruited from the researcher’s personal contacts only. Therefore further research would benefit from focusing on a particular socio-demographic sample.

6. CONCLUSIONS
The study contributes to the materialism literature by emphasising a relational dimension to the use of money and material objects; in creating distance through establishing independence or for establishing social relations with peers and romantic relationships. The research demonstrates how prevalent the use of material objects, money and related language is in the participants lives when specifically attended to. Paying attention to this in clients’ stories may provide rich insights into what is important to the client, where there is a need which has not been adequately attended to and how it relates to their
wellbeing. It is hoped that this research will encourage counselling psychologists to pay attention to the meanings of material objects in clients’ accounts.
References


Appendices

Appendix 1 – Participant Information Sheet
Appendix 2 – Consent Form
Appendix 3 – Demographics Form
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Participant Information Sheet

PROJECT TITLE:
How do people’s values and life choices relate to their wellbeing? A Narrative Analysis

Introduction
My name is Beatrice Holt and this study is part of my doctoral research project in Psychotherapeutic and Counselling Psychology at the University of Surrey.

I am looking for volunteers who would be willing to give 1 hour of their time for my research. Before you decide whether you would like to participate or not, you need to understand why the research is being done and how you will be involved. Please take the time to read the following information carefully.

What is the purpose of the study?
I am interested in people's life experiences, from an early age to the present, in order to examine if and how their values and choices in life relate to their wellbeing.

The topic emerges from an interest in the role of economy and finance in people’s lives. Economic wealth (or the lack of) has a myriad of meanings and functions depending on the individual and the context. Past research shows that the relationship between economic wealth and wellbeing is intricate and complex. However, most of this research is researcher-led whereby participants answer predefined questions as opposed to the research being led by the views of the participants. Therefore the views of the general public have often, in my view, not been taken into consideration in full. In my research, the opinions of the general public take priority and I would like to acknowledge them in my research.

Why have you been invited to take part in the study?
I am interested in capturing the experiences of a range of people from the general public. It is likely that you will have received this email from someone who you know who has either done the study or knows someone who has already taken part.

What if you choose to take part?
You participation will be voluntary and you will be free, at any stage of the process, to opt out of participating without needing to give a reason. If you would like to do this, you can contact me on the details provided below.

If you choose to take part, what will you have to do?
We will meet somewhere which is convenient for you. I will ensure that we have a quiet and private place to talk and that you will feel comfortable and able to speak about your life experiences. When we meet, we will go over the information sheet and I can clarify any questions you might still have. You can expect the interview to be about 1 hour long.
So as to transcribe and later analyse the interviews, I will record the interview using a
digital audio recorder.

During the interview, my questions will be guided by the experiences of your life you
choose to speak about. I will ask you different questions about your experience,
memories, thoughts and feelings at different stages of your life and what those have
meant to you in light of your current circumstances. The aim of the interview is to open
an explorative dialogue which I hope you will find interesting as well.

What are the possible advantages and disadvantages of taking part?
Recollecting and speaking about past experiences may elicit a host of different emotional
experiences, some of which may be more difficult or distressing than others. Equally, the
interview may provide a space to remember different aspects of your past and think
about your current circumstances in a way which you may find interesting.

Will the contents of our discussions be kept confidential?
All data will be treated with strict confidentiality. Any information which might possibly
identify you will be omitted or changed. Data will be stored securely in accordance with
the Data Protection Act 1998. This research may eventually be published. If you would
like to obtain information about the research findings, please get in contact with me from
September onwards and I will forward a copy of the completed work.

Who has reviewed the project?
Due to the nature of this research study, ethical opinion from the University of Surrey
Ethics Committee was not required in line with the committee’s guidelines for
submission of research projects.

For further information on the research or if you have any questions or concerns about
the project please get in contact with me or my supervisor through the contact details
below:

Researcher:
Beatrice Holt
Tel: xxxx
Email: B.T.Holt@surrey.ac.uk

Supervisor:
Dr Dora Brown – Course Research Tutor
Psychotherapeutic and Counselling Psychology
Department of Psychology
Faculty of Arts and Human Sciences
University of Surrey
Guildord, GU2 7XH
Tel: xxxx
Email: xxx

Thank you for taking the time to read this Information Sheet.
Appendix 2

Consent Form

PROJECT: How do people’s values and life choices relate to their wellbeing? A Narrative Analysis

Please tick the boxes if you agree and sign below.

☐ I have read and understood the Information Sheet provided. I have been given a full explanation by the researcher of the nature, purpose, location and likely duration of the study and of what I will be doing.

☐ I am aware that the interview will be recorded and understand that any information which might identify me will be removed or disguised to safeguard my confidentiality and that the recordings will be treated in the strictest confidence and erased or destroyed as soon as they have served their purpose for this study.

☐ I have been advised about any discomfort to my wellbeing which may result from doing this interview.

☐ I have been given the opportunity to ask questions on all aspects of the study and have understood the information given.

☐ I understand that I am free to withdraw from the study at any time without need to justify my reasons for my decision and without prejudice.

☐ I confirm that I have read and understood the above and freely consent to participating in this study. I have been given adequate time to consider my participation.

Name of volunteer (Block Capitals) …………………………………………..

Signed …………………………………………………………………………

Date ……………………………………………………………………………

Name of researcher (Block Capitals) ………………………………………...

Signed …………………………………………………………………………

Date ……………………………………………………………………………
Appendix 3

Volunteer information

Please could you fill in the questions below. We may cover these in the interview but it would be helpful for me to have them written down.

Thank you

What age bracket do you fall into (please circle)?

Years
20-29
30-39
40-49
50-59
60-69
70-79
80-89

How would you best describe your ethnicity?

………………………………………………

What country were you born in?

………………………………………………

Where did you grow up?

………………………………………………

Are you employed and if so, what is your employment?

………………………………………………
Appendix 4

**Interview non-verbal observations**

Volunteer number

Date and time:

Location:

Relation:

Notes on context:

Significant events during interview outside of volunteer’s narrative

Any emotion, postural, or behavioural changes or shifts during the interview not captured on the audio recorder

Any comments said after the end of the recording
Appendix 5

The following words were drawn from each participants’ narratives and then used across the narratives to identify segments of text which related to money and associated language. The ‘*’ represents all derivative words which have the same route as the word presented.

Money
Financ*
Pay*
Expens*
Afford
Debt
Working class
Socio-economic
Commercial
Pocket money
Allowance
Spen*
Appendix 6

KEY FOR TRANSCRIPTS

… – brief pause – longer pauses are written in brackets within the text

Not italics – word stressed/emphasised

Word- – word cut short

( ) – words written in brackets – actions or characteristics of speech

[…] – edited text
Appendix 7

Sample transcript (only excerpts of this interview are included in the final published portfolio to maintain participant confidentiality).

B: Alright so…we have, an hour um and I would like you to tell me a little bit about yourself, you can say as much or as little as you want

P: Yup, now?

B: uhum

P: I am, John and I’m a photographer and I live with my girlfriend Marianna in London and err, I am a white British male of about thirty and I was brought up in England in a place called (name), with three siblings, all older than me and…

B: What are their ages?

P: Err there is Caroline who is the oldest and then my brother Charlie, Caroline is about thirty….five…probably a bit old, there is about three years between us, Karen is the next older, she’s thirty four, Charlie is thirty five, thirty six and so Caroline is about thirty seven, thirty eight …

B: So you’re all quite close in age?

…

P: I remember, there were certain points in the day when you could stay back after lessons (B: mm) and if you stay back at the right time on the right day you get the right teacher who would be in a position to praise you (B: mm), but if I stayed two minutes behind to do extra reading on a Thursday in a class, than the praise that I would get would be much greater than had I done it the day before because it wouldn’t be the same teacher, and they wouldn’t be sort of be high, higher up enough to…see what I mean?

B: So you would follow from one day to the next which teacher…

P: No, no I’m just giving a general outline of how I remember sort of getting, being. So, say if I wanted, so if I was doing badly (B: yeah), remember I said I didn’t like the academic stuff (B: yeah)and I remember thinking, they wouldn’t put stars in my book that would mean doing, putting the effort in and doing well, so when I had, when it was going too much where I’d go home and mum would say “your teacher’s are saying you’re not doing your homework, you’re not doing your work, you must do that” I would then go over on the next day and I would stay behind..after a lesson, to give the impression that I was doing more (B: yeah) but I can remember doing it so that I would get the maximum out of it (B: mm) rather than blindly going everyday and doing a bit of extra work because that’s what’s expected I remember if I did it on a certain day that teacher would then tell my mum that I was doing (B: yeah) and ‘cause the other teachers in school, didn’t talk to my mum so there was no point in doing it (B: right) so then, I remember being quite cunning, like that
... B: So there was something in kind of the possessing it that…

P: Yeah, I remember being quite fascinated by money, as well, mind you, maybe when I was a bit younger, when I was seven and stuff and we had…treasure island books and all these sorts of stuff which I loved then anything which had treasure and stuff like that, I used to circle the individual pictures of coins (B: Really?) Because they would be mine, so I could have that one…

B: So, these were things that you wanted to have?

P: They just seemed quite cool and yeah, pirate treasure and stuff, I didn’t know what, I remember not knowing what I was going to do with it…just wanted it.

B: So the possessing it…

P: Hmmm…it was just

B: …or was it the kind of finding out something…

P: No…it was just that, that’s, I remember, no, I loved finding out all the stuff about it and stuff but doing that was very much about possessing it it’s was what I wanted (B:yeah)…(short pause)I think I probably, cars, pictures of cars and stuff, I think I did actually

B: What, saying like “I want that”

P: Yeah, like I’d circle a car in a magazine and stuff (B: yeah) forever ruining people’s books (B: yeah) ….and stuff, you know…..yeah And I remember, actually, yeah, though this is slightly different…topic but, I remember, that’s when I started developing like real…love for the things like music (B: unhum)…And reading and stuff like that I remember being really into music by the time I was thirteen, and listening to, I remember all the stuff I listened to and stuff like that, be very into certain bands and stuff, and that was quite cool ‘cause we used to have music nights at school (B: mm) once a week and you’d put on like some cool music like guns and roses

B: So you kind of home into one thing that you liked (P: yeah) or several things that you liked (P: yeah) and then you really liked that

...

B: So sounds like you were kind of really thinking about the implications of things further, what, how would you’re actions affect somebody else

P: yeah, yup

B: And the thing about the supermarket where it’s this sort of faceless thing…
P: Yeah

B: Then its ok to steal but then when it comes to that eating meat for a while, that was kind of um you decided not to eat meat

P: Yeah, I thought that was much better, I knew that it wasn’t particularly good to go and nick a bottle of coke from the supermarket but I also knew that people were doing much worse thing by driving around in big cars or just by being nasty to someone, I thought that was much more of a moral issue than stealing something

B: Hmmm, so what was it...

P: The worse thing you could do, from my moral code, is just be horrible to someone just for the sake of it, to be nasty to someone, was the biggest thing, because I wasn’t, I didn’t have any experience of kicking or scrapping, that was…way, that was never going to be, I was never going to be involved in that sort of stuff (B: mm) and there were people at school who did use to beat people up and all that sort of stuff and that was, I just thought they were despicable, that people would do that to another person and all my stuff that I used to do, was just detrimental to me, it was things like taking drugs and going out late and not going to school and all these sorts of things and I thought well you know, ‘I’m a better person than all these other fuckers who are just nasty’ (B: mm) so that was the kind of code I, yeah the vegetarianism came from that…it also came from I remember there was a couple of people in, in, people, a guy a few years above me, Kurt (pseudonym), I still know now (B: mm) and he was very hippy and very, he used to be quite a hard nut and quite, beat people up and stuff, then he sort of changed, I remember sort of being very impressed with what he used to say and that sort of, did, develop a sort of moral code for vegetarianism and…that sort of thing

B: So was he somebody who you kind of thought of, um…would you look up to?

P: yeah I think I looked up to him when I was younger, definitely. Now I think he’s a bit loopy but

B: mm?

P: Now I think he’s a bit loopy, no I don’t really, I still think he talks sense, he’s just a different, a very…I remember doing a lot of trying to impress him…then

B: So what was it about him that you…
Appendix 8

The Journal of Counselling Psychology Submission Guidelines

Publisher: American Psychological Association

Web site: http://www.apa.org/pubs/journals/cou/

Aims and Scope: The Journal of Counseling Psychology® publishes empirical research in the areas of counseling activities (including assessment, interventions, consultation, supervision, training, prevention, and psychological education) career development and vocational psychology diversity and underrepresented populations in relation to counseling activities the development of new measures to be used in counseling activities professional issues in counseling psychology In addition, the Journal of Counseling Psychology considers reviews or theoretical contributions that have the potential for stimulating further research in counseling psychology, and conceptual or empirical contributions about methodological issues in counseling psychology research.

The Journal of Counseling Psychology considers manuscripts that deal with clients who are not severely disturbed, who have problems with living, or who are experiencing developmental crises. Manuscripts that deal with the strengths or healthy aspects of more severely disturbed clients also are considered. Both quantitative and qualitative methods are appropriate. Extensions of previous studies, implications for public policy or social action, and counseling research and applications are encouraged.

Instructions for Authors: Manuscripts should be concisely written in simple, unambiguous language, using bias-free language. Present material in logical order, starting with a statement of purpose and progressing through an analysis of evidence to conclusions and implications. The conclusions should be clearly related to the evidence presented.

Manuscript Title: The manuscript title should be accurate, fully explanatory, and preferably no longer than 12 words.

Abstract: Manuscripts must be accompanied by an abstract of no more than 250 words. The abstract should clearly and concisely describe the hypotheses or research questions, research participants, and procedure. The abstract should not be used to present the rationale for the study, but instead should provide a summary of key research findings. All results described in the abstract should accurately reflect findings reported in the body of the paper and should not characterize findings in stronger terms than the article. For example, hypotheses described in the body of the paper as having received mixed support should be summarized similarly in the abstract. One double spaced line below the abstract, please provide up to five key words as an aid to indexing.

Masked Review Policy: This journal has adopted a policy of masked review for all submissions. The cover letter should include all authors' names and institutional affiliations. Author notes providing this information should also appear at the bottom of the title page, which will be removed before the manuscript is sent for masked review.
Make every effort to see that the manuscript itself contains no clues to the authors' identity.

**Length and Style of Manuscript:** Full-length manuscripts reporting results of a single quantitative study generally should not exceed 35 pages total (including cover page, abstract, text, references, tables, and figures), with margins of at least 1 inch on all sides and a standard font (e.g., Times New Roman) of 12 points (no smaller). The entire paper (text, references, tables, etc.) must be double spaced.

Reports of qualitative studies generally should not exceed 45 pages. For papers that exceed these page limits, authors must provide a rationale to justify the extended length in their cover letter (e.g., multiple studies are reported). Papers that do not conform to these guidelines may be returned with instructions to revise before a peer review is invited.

**Manuscript Preparation:** Prepare manuscripts according to the *Publication Manual of the American Psychological Association (6th edition).* Manuscripts may be copyedited for bias-free language (see Chapter 3 of the *Publication Manual*). Review APA's [Checklist for Manuscript Submission](https://www.apa.org/pubs/pub-style/guidelines-checklist-manuscript) before submitting your article. Double-space all copy. Other formatting instructions, as well as instructions on preparing tables, figures, references, metrics, and abstracts, appear in the *Manual*.

Below are additional instructions regarding the preparation of display equations and tables.

**Tables:** Use Word's Insert Table function when you create tables. Using spaces or tabs in your table will create problems when the table is typeset and may result in errors.

**References:** List references in alphabetical order. Each listed reference should be cited in text, and each text citation should be listed in the References section. Examples of basic reference formats:

- **Journal Article:**

- **Authored Book:**

- **Chapter in an Edited Book:**
Figures: Graphics files are welcome if supplied as Tiff, EPS, or PowerPoint files. Multipanel figures (i.e., figures with parts labeled a, b, c, d, etc.) should be assembled into one file.

When possible, please place symbol legends below the figure instead of to the side. Original color figures can be printed in color at the editor's and publisher's discretion provided the author agrees to pay.

Permissions: Authors of accepted papers must obtain and provide to the editor on final acceptance all necessary permissions to reproduce in print and electronic form any copyrighted work, including, for example, test materials (or portions thereof) and photographs of people.

Ethical Principles: It is a violation of APA Ethical Principles to publish "as original data, data that have been previously published" (Standard 8.13). In addition, APA Ethical Principles specify that "after research results are published, psychologists do not withhold the data on which their conclusions are based from other competent professionals who seek to verify the substantive claims through reanalysis and who intend to use such data only for that purpose, provided that the confidentiality of the participants can be protected and unless legal rights concerning proprietary data preclude their release" (Standard 8.14). APA expects authors to adhere to these standards. Specifically, APA expects authors to have their data available throughout the editorial review process and for at least 5 years after the date of publication.

Authors are required to state in writing that they have complied with APA ethical standards in the treatment of their sample, human or animal, or to describe the details of treatment.

- Download Certification of Compliance With APA Ethical Principles Form (PDF, 26KB)

“I suppose that’s another thing with materialism, it probably is associated with happiness but you’d like to believe it isn’t” - A thematic Analysis Exploring Individuals’ Experiences of the Material World.

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“I suppose that’s another thing with materialism, it probably is associated with happiness but you’d like to believe it isn’t” - A Thematic Analysis Exploring Individuals’ Experiences of the Material World

ABSTRACT

Western society is heavily influenced by material possessions and yet the meaning given to living in a material world has largely been overlooked in empirical work. This meaning is of particular importance to counselling psychologists as the empirical literature suggests that it impacts directly on people's sense of psychological wellbeing. In a step towards a contextualised understanding of how materialism features in people’s lives I present an in-depth qualitative analysis of the meaning given to the material world by individuals of some economic means. Ten middle-class individuals in their thirties were interviewed using semi-structured interviews. Interview transcripts were analysed using an inductive thematic approach from a critical-realist position to allow different interpretations to be considered. This analytic interpretation generated six thematics organised in two overarching themes: appreciated aspects of living in a material world and the dark side of the material world. The findings are discussed in light of their relevance to the social sciences and counselling psychology.

Key words: Materialism, material world, middle class, counselling psychology, thematic analysis
1.0 INTRODUCTION

Despite significant technical and material advancement and economic growth in post-industrialised countries (Inglehart, 1990), levels of psychological wellbeing have plateaued (e.g. Diener and Seligman, 2001) and mental health problems such as anxiety and depression are considered ‘common’, indicative of how widely experienced these problems are (see also Milton, 2010). Critiques of psychiatric diagnosis question the validity of maintaining an overly individualised notion of ‘mental health’ and urge for a social perspective which incorporates individuals’ response to the physical, social and material surroundings (Edge & West, 2011). The unequal distribution of wealth was found to be the strongest predictor of physical, social and mental health problems across a number of post industrialised countries (Wilkinson & Pickett, 2009). Wilkinson & Pickett (2009) argue that the social evaluative anxiety arising from the relative differences in people’s social status, is key to understanding this finding. The concept of social status is extensively covered in the materialism literature.

As a division, counselling psychology is interested in the diversity that exists within human experiences from wellbeing to distress. Furthermore, community counselling psychology, address issues related to distress by focusing on system change rather than individual change (Kagan et al., 2010). In an attempt to more fully understand the interplay between materialism, the individual, social structures and its relationship to counselling psychology, a cross-disciplinary search was conducted. This review will first centre on the role of consuming material goods to establish social inclusion. It will thereafter examine how social class maintains certain constructions of materialism and finally the relationship of materialism and counselling psychology in contemporary society will be discussed. Questions to be explored empirically will be posed and future directions for the role of materialism in counselling psychology will be stated.

Belk (1984) defines materialism as ‘the importance a consumer attaches to worldly possessions. At the highest levels of materialism, such possessions assume a central place in a person’s life and are believed to provide the greatest sources of satisfaction and dissatisfaction’ (p. 291). Inherent to the term materialism are some tensions which will be further elaborated on below. These tensions relate to the subjective nature of
materialism and how it can both promote and be a hindrance on wellbeing. An overly individualised notion of materialism ignores how the context shapes its expression. This risks locating problematic socio-cultural phenomena into certain individuals. For example, research shows that adolescents from low socioeconomic status tend to be more materialistically inclined (Dittmar & Pepper, 1994; Kasser & Ryan, 1993).

1.1 Materialism as a vehicle for social inclusion and its associated costs

Exploring the views of adolescents from low socioeconomic status families using qualitative methods helps to contextualise their ‘materialism’ in terms of compensating for feelings of powerlessness which might arise due to their social position (Isaksen & Roper, 2012; Rindfleisch et al., 2009). Isaksen and Roper (2012) interpreted that less affluent adolescents used status signalling goods (such as expensive brands) to disguise their limited resources, to not be seen as ‘poor’ and protect their self-esteem. Such goods enabled adolescents to demonstrate they were capable of attaining what was considered a ‘normal lifestyle’ (Henry, 2004). Isaksen and Roper (2012) suggest that it is not adolescents’ desires to consume which is materialistic but instead the collective effect of a consumption society. Unlike the psychological literature which tends to, but not exclusively, focus on individuals’ materialistic traits, Isaksen and Roper’s (2012) study points to the need to pay attention to the social context in which people exhibit materialistic tendencies.

Branded goods provide one way for adolescents from low income families to demonstrate their worth. However, this happens within the limits of their financial resources putting pressure on them and their families (Evans & Chandler, 2006; Sidebotham et al., 2001). Families from affluent and less affluent areas remarked on the stresses related to ensuring that their children had the necessary material goods to prevent them from being marginalised or teased (Evans & Chandler, 2006; Sidebotham et al., 2001). Sidebotham et al. 2001 provide suggestions to support parents. Although such support is needed, this overlooks how change is needed on a social level.

Giving voice to individuals who experience social exclusion due to limited financial means, Hamilton (2009) highlights the conflicting messages between necessity-driven consumption in line with their welfare benefits and the consumption heavy lifestyle
advocated by advertising. Participants spoke of being socially isolated with their finances spent on food and rent, leaving little money to engage in leisure or lifestyle activities. Lifestyle activities were considered necessary for contemporary life by the Poverty and Social Exclusion Survey of Britain (Gordon et al., 2000 as cited in Hamilton, 2009). Unlike the previous research, Hamilton (2009) proposes that policy issues ‘need to recognize the role of other members of society in enhancing the problems of poor consumers’ (p.552).

Taking a critical view on what constitutes a ‘normal lifestyle’ highlights how it is framed by the powerful and dominant groups in society. Their power enables them to elect their preferred lifestyle and consumption practices as desirable and legitimate (Baudrilliard, 1998; Carlisle et al., 2008). For individuals in less advantageous positions, striving to attain the norm may leave them feeling dissatisfied and distressed as their material circumstances pressurise or deprive them from taking part (Carlisle et al., 2008). Not accounting for the social, economic and political structures which influence wellbeing, can falsely attribute this distress to personal psychological reasons.

The constraints imposed by such social structures can be better understood by referring to social class. Social class is defined as ‘a group of individuals or families who occupy a similar position in the economic system of production, distribution and consumption of goods and services in industrial societies’ (Rotham, 2005, as cited in Bullock & Limbert, 2009 p. 217). Although it is helpful to identify portions of society based on their class belonging, there are a number of ways of categorising social class (APA, 2006). Furthermore, in a postmodern society, it is argued that traditional social structures such as social class are receding (Beck, 1992). However, making class explicit highlights the power relations inherent between the classes which is pertinent to this review (Bullock & Limbert, 2009).

Bourdieu (1984) provided a theory by which we can understand how a ‘normal lifestyle’ is constructed and perpetuates social class divisions. He proposed that social class was reproduced through taste. More precisely, it is how goods are consumed at an embodied level which matters rather than objectified markers of social status e.g. expensive brands (Holt, 1998). The knowledge is acquired consciously and unconsciously during
development but is considered innate and natural. What practices constitutes ‘good taste’ is arbitrary but legitimised by dominant and powerful groups in society. Therefore it seems advisable to also investigate groups in society who occupy positions of relative wealth.

1.2 Materialism and middle class

The middle class have a degree of status by virtue of their middle position and yet they experience being lower in status than those higher up on the social gradient and so may experience similar pressures to subscribe to a ‘normal lifestyle’. According to Smith (2008), middle class people have ‘professional occupations, have more autonomy and control in work settings than do working-class people, and more economic security; but rely on earnings from work to support themselves’ (p. 901). The middle class are considered the largest of the three categories of social class, therefore caution needs to be taken when ascribing generalisations to a group where the practices, lifestyles and interests are so varied (Roberts, 2001).

Rafferty (2009) conducted a detailed analysis of class-based emotions in a sample of middle class women. Her analysis demonstrates ways in which individuality and status are established and maintained through self-fashioning practices related to retail taste and aesthetic. She demonstrates how dysfunctional shopping practices and their consequential impact on emotional wellbeing, can be understood in terms of aspiring to another social position than that which the participant was socialised into. Formulating difficulties from within a class-based framework can help contextualise people’s experience of distress and otherwise seemingly ‘irrational’ or ‘compulsive’ buying behaviour. However, in order for Rafferty (2009) to do this, she makes interpretations which at times seem tentative, judgmental or unsubstantiated. This may be necessary in order to develop this form of research which she states is in its early stages (Rafferty, 2009). In a step towards building on this line of research, having a clearer understanding of how materialism manifests in individuals’ lives seems necessary.

Ger and Belk (1999) looked at accounts of materialism of individuals who were ‘mostly’ middle class. They noted inconsistencies in their accounts which they grouped into ‘justifications’ and ‘excuses’. The first theme related to behaviours which would
otherwise be labelled as materialistic but were reconstructed to demonstrate connoisseurship, aesthetics and cultivating the self (e.g. books, theatre, travel) whilst criticising ‘brash’ and ‘vulgar’ materialism, such as ‘spending for show’. The literature reviewed earlier suggest that ‘showing’ one’s capacity to purchase certain goods can be thought about in terms of social inclusion by individuals of low socioeconomic status. Labelling such practices negatively (using words such as ‘vulgar’), would therefore reproduce oppressive power relations between the classes, whilst reconstructing similar materialistic practices associated to middle (or upper class) fractions as indicative of taste and aesthetic, thereby legitimising them.

According to the authors, ‘justifications’ ‘accept responsibility for an action but seek to deny that the act is wrong’ (Ger & Belk, 1999, p.185). This would imply the participants were aware their response could be construed as materialistic. It is possible that the reconstructions were unconscious and participants believed their behaviours represented innate and natural aesthetic appreciation. It is precisely the unconscious nature of how taste is acquired which enables class divisions to reproduce. Having a fuller understanding of what materialism means to middle class individuals could help to clarify these findings. Furthermore, understanding what the needs might be, such as the literature presented above in families of low socioeconomic status, might provide a more compassionate understanding than the competitive nature of class reproduction.

1.3 Materialism and Counselling Psychology
Given the centrality of materialism and consumption in the western world, it is unsurprising the consumer culture should shape the subjectivity of the clients seen by counselling psychologists. How it does this and how can problems which arise from this be helpfully responded to, has had little attention from within counselling psychology.

The literature reviewed highlights the complex nature of materialism and consumption. Access to material things facilitates inclusion, fostering a sense of wellbeing. Equally, this might come at a financial and emotional cost when aspiring to lifestyles which are not within one’s means. Consumer culture and lifestyle are seen to play an important, if maybe poorly acknowledged role in people’s sense of wellbeing (Carlisle et al., 2008). The literature reviewed suggests that consumerism is emblematic of inequality. Not just
as a result of the limits of what money can buy but also as a corollary to the mechanisms of social class; it is not just what is consumed but how it is consumed which is indicative of social class.

It therefore seems sensible to engage with this topic at both a socio-political level and in the therapy room. Enabling macro level change may necessitate alternative discourses to the rhetoric of materialism as ‘vulgar’ and ‘brash’ whilst highlighting how ‘unconventional’ materialism is left unchecked under the guise of ‘taste’. In order to enable change, a fuller understanding of how it is maintained is needed. Understanding the meaning of materialism to different social fractions is one way to approach this.

In the therapy room, understanding how materialism related emotions manifest and how these emotions reflect social class and inequality issues would seem important. For example, feelings of powerlessness, envy, shame and pride might reflect one’s social position (Hughes, 2007; Isaksen & Roper, 2012; Rindfleisch et al., 2009). Having an awareness of how social class is present in the therapy room can help clients feel understood and contained (Thomson et al., 2012).

1.4 Present study
In reviewing the literature, there appears to be greater focus on young people and families with low income and their relationship with materialism and consumerism whilst dominant construction of materialism as ‘vulgar’ maintains middle and upper class legitimacy of their materialistic practices under the pretext of refined taste.

This study therefore aims to explore the experience of middle class adults of working age. Adults have more access to both economic and cultural resources than adolescents, therefore the study does not specifically concentrate on clothing or material possessions per se but instead inquires about living in a material world, allowing the participants to interpret this in the manner in which it is most meaningful to them.

To this end, the research asks: how can individuals with some financial means experience the material world? To achieve this aim, a qualitative research approach will be used from a critical realist position to account for the material circumstances of social
class, the embodied experience of materialistic practices and the limits imposed by powerful groups and institutions (Willig, 1999).

It is hoped that this research will highlight how materialism is constructed, what this might say about the propensity for materialistic practices and the consequences of these practices on the lives of the participants. Doing so may help counselling psychologists identify when and how ‘materialism’ may manifest itself in clients' lives and provide alternative ways of understanding related issues of well-being or lack thereof.
2. METHOD

2.1. Epistemology
A critical realist position is adopted for this study. The researcher draws on Cromby and Nightingale (1999) critique of 'absolute' relativism for its negligence of three elements of human life which can be considered as ‘real’: embodiment, materiality and the power of institutions and corporations. These ‘realities’ shape the available meanings people can construct through language. In turn, these meanings shape the nature of ‘reality’.

Exploring the meaning that a material ‘real’ world has, may help to further explore what social processes structure participants experience. The aim in doing so follows Willig’s (1999) request to know why things are the way they are and how they could be better. Therefore participants’ accounts are assumed to be representative of their intended meanings, whilst being mindful that context shapes what, how and why it is said. The researcher acknowledges that she will hear, respond, analyse and report the findings according to her own interpretative framework. The data is considered co-constructed between researcher and participant but still telling of at least some aspects of participants’ experiences. This implies that the findings are one of several possible interpretations of the data, some of which will be considered in the analysis.

2.2 Participants
Participants were recruited by convenience and snowball sampling strategy using an email advert (Appendix 1) with the study information sheet attached (Appendix 2). The email was sent to the researcher’s contacts with a request to pass it on to third parties. The inclusion criteria was for participants to be middle class and between 30 and 50 years old. At this stage of the recruitment, participants’ financial circumstances and social class were assessed on the basis of home ownership. This is one possible indicator of middle class (Argyle, 1995). The level of wealth was benchmarked based around an assumption that those of sufficient wealth to own a home will generally have sufficient wealth to engage in materialism to a considerable degree. It is acknowledged that such an assumption may come with its associated short comings. The age group requested can be thought of in terms of middle adulthood, when individuals are more likely to have access to a degree of economic and cultural resources and demonstrate consumer practices
beyond that of clothing and fashion (Kamptner, 1991). Ten participants were recruited (see Table 1) as an acceptable number for a thematic analysis study of this nature (Braun & Clark, 2013). All participants identified as middle class, home owning (with one person dependent on third party) and were in the age bracket 30-39 years old. The age bracket recruited may reflect the fact that the advert was sent to the researchers personal contacts who also belongs to the same age bracket even if a range of ages was included. Seven identified as white-British, one as white Irish and two didn’t specify.

2.3. Procedures

2.3.1 Data collection and procedures
Ten in-depth, open-ended, semi-structured interviews were conducted. Participants were interviewed in their home, their work, over the phone or in a public place. Participants were provided with consent forms to read and sign (Appendix 3). Interviews lasted between 35-50 minutes. Once the interview was finished, participants were asked to fill in a demographics form (Appendix 4). The form included questions about age, ethnicity, country of birth, religious affiliation and extensive questions about income, wealth, employment, home ownership and self-identification of class belonging. Questions

<table>
<thead>
<tr>
<th>Participant sex</th>
<th>Ethnicity</th>
<th>Professional group</th>
<th>Employment status</th>
<th>Personal yearly income (£)</th>
<th>Total yearly household income (£)</th>
<th>In heritage expected (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>White Irish</td>
<td>Prof. Occupation</td>
<td>Part Time</td>
<td>10-20,000</td>
<td>20-30,000</td>
<td>0-50,000</td>
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<tr>
<td>Female</td>
<td>White British</td>
<td>Prof. Occupation</td>
<td>Full Time</td>
<td>40-50,000</td>
<td>40-50,000</td>
<td>-</td>
</tr>
<tr>
<td>Female</td>
<td>White British</td>
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<td>0-10,000</td>
<td>100,000 +</td>
<td>50-100,000</td>
</tr>
<tr>
<td>Female</td>
<td>White British</td>
<td>Looking after family/home</td>
<td>Full Time</td>
<td>-</td>
<td>100,000 +</td>
<td>0-50,000</td>
</tr>
<tr>
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<td>White -</td>
<td>Prof. Occupation</td>
<td>Full Time</td>
<td>40-50,000</td>
<td>70-80,000</td>
<td>0-50,000</td>
</tr>
<tr>
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<td>Prof. Occupation</td>
<td>Full Time</td>
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<td>Full Time</td>
<td>100,000 +</td>
<td>100,000 +</td>
<td>150-500,000</td>
</tr>
</tbody>
</table>

Table one. Participant information.

2.3. Procedures
relating to the participants’ financial circumstances, employment, housing and class belonging were used as indicators to establish class grouping. Remaining questions provided information about participants which could be used in the analysis. For example, the value system associated with a particular religious affiliation may influence the meaning of the material world. However, this information was not used as doing so would necessitate either an ideographic focus, which was not the nature of this thematic analytic study, or require an alternative analysis which would detract from the coherence of the current report. The interviews were audio recorded and transcribed verbatim (Appendix 6).

2.3.2. Interview schedule
The interview was guided by an interview schedule (Appendix 5). The opening question was designed to establish what the material world meant to the participant. The meaning was then used in the remainder of the interview. The other four questions were left intentionally broad to accommodate for the varied meanings from the opening question. The targeted areas of the following questions were broadly derived from the materialism literature to the extent that context and lifespan was inquired about. Explicit aspects of the literature were not used as a guide for the interview schedule.

2.3.3. Data analysis
2.3.3.1. Method of analysis
Interview transcripts were analysed using an inductive thematic analysis (Braun & Clark, 2006). Thematic analysis is a method of qualitative research used to identify, analyse and report patterns and themes across data sets (Braun & Clarke, 2006). Inductive thematic analysis develops themes by remaining close to the data itself. This was considered necessary to descriptively account for patterns in the meanings across the data (Braun & Clark, 2006). A thematic analysis was chosen for its flexibility, to account for the themes across participants and elaborate on a critical realist interpretation of the meanings produced. Thematic analysis is not bound by an epistemological framework unlike an IPA methodology (Braun & Clarke, 2006). An IPA methodology was not used as the aims were not to give experience predominance within a phenomenological epistemology. A grounded theory methodology was considered for its’ focus on social processes but a thematic analysis was deemed more suitable for capturing the breadth of
possible themes developed from the broad research question without generating a theory to account for the variability.

2.3.3.2. Analysis procedure
Transcripts were read several times for in-depth familiarity with each interview. Thoughts about potential meanings and initial patterns in the data were recorded. Each data item was coded line-by-line at a semantic level before proceeding to subsequent interviews. As new codes were developed in subsequent interviews, earlier transcripts were reviewed, using the new code. Codes were adjusted or modified to remain close to the data across the data set. The modified codes were at a further level of abstraction to the initial, interview specific code.

Organising the codes using an excel spread-sheet to align the relevant extracts, enabled the researcher to look at patterns and relationships amongst the codes. The researcher used notes to develop interpretations of how codes related to one another and organise them into subthemes. These were further analysed to identify overarching themes. Consistency among themes was reviewed and where necessary themes were adjusted. Themes were evaluated as to whether extracts needed reassigning or discarding from the analysis. The overall thematic structure was assessed to ensure it accounted for the variations within the data set. Thematic names were considered and refined to capture the essence of their content.

The ‘size’ of the theme was allowed to vary across data sets, ranging from light consideration in one data set to being a central focus in another. The ‘keyness’ of a theme centred heavily upon the research question to organize people’s experiences of the material world into coherent and clear thematic structure. All identifiable participant information was altered to maintain anonymity.

2.4 Credibility of research
To assess the quality of the research, the four criteria for evaluating qualitative research developed by Yardley (2000) were applied:
1. A thorough reading of the relevant literature ensured sensitivity to context. The social context between researcher and participant is acknowledged in the reflexivity sections (available on request);

2. Throughout the research process, commitment to an in depth engagement with the topic and the analytic method was endeavoured. Commitment to analytic rigour was pursued by a thorough analysis of the variations within the data;

3. Transparency and coherence was applied by ensuring that the research question and the philosophical perspective adopted were congruent. The data is presented to provide a coherent account whilst ensuring that the sense of the data was not distorted;

4. It is hoped that the impact and utility of this research may provide alternative ways of understanding ‘materialism’ and provide insights into how and why it becomes meaningful.

2.5. Ethical considerations

The Faculty of Human Science Ethics guidelines were followed. The chances the study would cause distress to participants was considered too low to require submission to the committee for approval. Participants were from a non-vulnerable adult population and the topics were not considered overly sensitive. The study was thus deemed ethical on behalf of the Committee without needing to submit it for approval.
3.0 RESULTS

The analysis yielded two themes: appreciated aspects of living in a material world and the dark side of the material world. Each theme had three subthemes. The meanings formed were fluid depending on the context in which they were recounted, meaning that definitions fluctuated and evolved. Additionally, similar definitions could at one point be portrayed as beneficial and at other times be expressed in terms of their drawbacks. The material world was described as the physical world, man-made, possessions or more abstract concepts such as what was considered surplus or associated with a modern way of life.

3.1 Theme 1 - Appreciated aspects of living in a material world

This theme was developed to represent how the material world was experienced as beneficial and adaptive to participants’ needs. It referred largely to embodied experiences and psychological states. The three subthemes within were: a) The material world provides a sense of knowing and grounding; b) The pleasure derived from the material world; c) Using the material world to manage insecurities and establish safety.

3.1.1 The material world provides a sense of knowing and grounding

Participants represented the physicality of the material world and the experience of being in it, as grounding. They used words such as “tangible”, “reliable”, “undeniable”, “provable” and “testable” in order to convey how the physicality of the material world could be sensed through their body. This was considered more reliable than, for instance, the spiritual world. For one participant the physicality of the material world was reassuring “I feel on safer grounds when I’m dealing with things that I can see and judge for myself”.

Participants portrayed the grounding experience as an embodied experience. This was conveyed as a form of knowledge through the senses. Participants recounted seemingly judging what felt good and right through their embodied experience in, for example, natural (physical) surroundings. In describing how important being engrossed in an
experience was for its inherent pleasure, one participant used an example of a story involving his friend:

He’s always texting me saying ‘oh we’re making a fire in the forest, and we’re camping and we’re having a wonderful time and we know we’re having this good time.

Nature, part of the material world, was frequently referred to in defining, delineating and contrasting what the material world meant to participants. For some, nature evoked strong blurring of boundaries between selfhood and nature characterised by “moments of complete and utter clarity...complete and utter connection”. Although participants tended to initiate the interviews with a pessimistic view of what they considered ‘materialistic’, a few participants re-evaluated their earlier accounts, in light of how consuming material goods could generate similar pleasurable feelings as those in natural surroundings. One participant contemplated the amount of money he spent on his garden and whether that was considered materialistic:

Nature can be ... is a calming and healing thing and so to spend money on things that have this goodness to them seems different.

The participant makes a distinction between money spent on material goods which for him elicit similar feelings to those he experiences in nature and those that don’t. He portrays this in terms of a holistic experience which is regenerative and sustaining.

3.1.2 The pleasure derived from the material world

This subtheme was developed to represent the intrigue, enjoyment and fascination with the material world. Participants spoke of many different facets to the material world:

There are things that we need and things that we choose because they’re more comfortable, we like the touch of them, but there are things which we have for comfort for an emotional sense as well, things that we keep and collect.
The physicality of the experience transcends into a psychological appreciation of the emotional qualities of the object. Enjoyment of the aesthetics of objects was conveyed through referencing their characteristics. Two participants enjoyed things with history; for one participant this was the solidity of traditional objects and for the other, it was the transformative journey material objects went through in their different stages of use.

The notion that objects and the material world elicited good feelings was ubiquitous in the participant’s accounts. Even the participant who was the most cynical about the “fallacy that material stuff can bring you happiness” still said he would be happy if he was gifted large valuable possessions such as a car or a big house. Another participant, wanted to believe that materialistic pursuits were unfounded yet her experience told her otherwise:

\[
I \text{ suppose that’s another thing with materialism […] it probably is associated with happiness but you’d like to believe it isn’t but actually it probably is.}
\]

This participant’s comment could be interpreted in terms of how she was expecting to be judged for deriving pleasure from materialism. However, the conflict in her statement seemed to emanate from values she had about money and material things and her role as a mother. She defined the material world in terms of what was surplus in her daily expenditure for herself and her family. To her, enjoyment of the surplus meant that her life as a mother could be made easier, simpler and overall more pleasant.

Other participants recounted the benefits of the material world in terms of what it could provide. For example technology, was depicted as enhancing time and self-efficiency. This was portrayed as valuable in negotiating busy and demanding lives. The speed of completing tasks thanks to technology was described as “instant gratification”, eliciting pleasurable feelings associated with achievement and accomplishment.

3.1.3 Using the material world to manage insecurities and establish safety
The theme was developed to represent how participants came to rely, trust or make use of the material world in a manner which provided a sense of psychological or physical safety.

This theme was predominantly conceptualised in terms of money and the protective properties of the home. For some participants, money was portrayed as providing safety, security and stability in particular for the unknown future. Money was portrayed as a container, enabling “deeper” feelings associated with creating and sustaining a family to take pride of place. Money and possessions of value were depicted as emblems of lasting security with an assurance of security for the future.

The structure and stability of the home and security of money was all the more pertinent when participants spoke of vulnerability. Vulnerability was inferred from the depiction of a young infant and a participant’s vulnerabilities in trying to cope with a life she found stressful and difficult. For this participant, her home was a sanctuary and material things such as her clothes and her makeup provided armour for her to go out into the world, shielding her more vulnerable self which she reserved for home and those closest to her.

The material world was depicted as providing a way to regulate feelings and thoughts which participants described as not wanting to confront. For one participant, her material objects such as her mobile phone provided her with a sense of being connected to others to escape from feelings of loneliness:

\begin{quote}
Part of me would be interested to see how I would cope, even without my phone, I’ve noticed that I cannot walk down the road without having to call somebody...it’s a compulsion that I have to...you know, I have to call somebody [...] I think maybe it’s just ....running away from being lonely.
\end{quote}

Although this comment could be read as her need to connect to others, she depicts her phone as the comforting object which enables her to manage feelings she seemed unwilling to confront. Another participant represented the business of the manmade
material world as a convenient distraction from thinking too much about uncomfortable thoughts.

A sense of safety was also conveyed through brands, similar possessions to others and expensive items. Brands and expense were depicted as promising “quality”. Purchasing these items seemed to pacify anxiety associated with the uncertainty of discovering what the unbranded, novel or inexpensive product would be like. Accounts containing scenes with infants and children were recounted in a manner indicative of greater anxiety and uncertainty around making the ‘right’ choices. For two of the participants it was the comparative nature of conversations with other parents and display of material goods which fuelled the anxiety for their children’s wellbeing, safety and future:

> With babies it’s harder because, there are so many products and I think, well what if my baby is missing out, maybe he does need to have this bouncer?

Doing things like others seemed to help participants feel more confident they were doing the best thing for their child. The material world was also portrayed as providing a means of coping with difficulties whether this was in terms of escaping into material things “maybe if I throw myself into enough things...I mean I watch TV to escape, things become an escape for me...material ...provides an escape” or as a means of coping with adolescent insecurities.

3.2 Theme 2 – The dark side of the material world

The theme was developed to represent the less palatable aspects of the material world. This was primarily conveyed by associations to negative self and other evaluation and unpleasant emotions. The manner in which it was represented was complex in that participants expressed both a desire for material things and a desire to distance themselves from materialistic behaviours and practices. Finally, the theme represents how participants negotiated this complexity. The three subthemes were: a) The negative
portrayal of the material world; b) materialism as an addiction; c) Issues related to vulnerability and tending towards silence and secrecy.

3.2.1 The negative portrayal of the material world

The negative portrayal of the material world was associated with words, actions and emotions which served to distance and repel the term from the participants association with it and yet the participants also depicted a desire or need for practices associated with materialism.

For some, the material world was associated with surplus; things which were unnecessary but desired and wanted. The surplus nature linked to positive things (see theme one) but also to strong feelings of distaste. For one participant, the greater the surplus the more negative association he attributed to it “the more unnecessary, the more materially grotesque they become”. For another participant, looking back at her adolescence, she felt there was a vulgarity and tastelessness to spending excessively.

For another participant, her dependence on the material world seemed to define the negativity “there is also for me too, a negative connotation, the idea of material ....I don’t know, like, how dependent we are”. The negative connotations associated with the material world were linked with properties that were attributed to the beneficial aspects. In the negative sense, they were associated with personal ownership and the need to hold on to and to keep something. Private possession was constructed as greedy, selfish and seen as having destructive qualities “the greed, want and the need for it, it’s destructive”.

When portrayed in the negative, the material world didn’t facilitate an activity as in theme one. Instead participants commented on what the object said about the individual who possessed it. This was demonstrated as a “showy” aspect, both from the perspective of buying items which were ‘for show’ to make themselves appear more desirable, as well as when participants observed others who had materially desirable goods. Given the expense of the material goods which were observed, this instigated some of the participants to engage in social comparison:
The only time I really notice stuff in the material world is in the negative, when I see people with really expensive equipment...and I’m also a little jealous I suppose because I think ‘I can’t afford that, how the hell can he?’

The negativity associated with the material world becomes salient through the discomfort the participant experiences in relation to observing something desirable and potentially unattainable in others. The jealousy stems from comparing his acquisition power and inferences about the stranger’s acquisition power, placing him in an inferior financial status.

The differences, or inequalities, between material and monetary status evoked strong feelings in many participants. Participants expressed feelings of guilt, disagreement and resentment when financial and material inequality was felt within the family or between friends, desire and jealousy when observed in others and stress and worry when the inequality was within a romantic relationship. The perceived inequalities and assumptions elicited created a relational distance between the participant and the other, rendering the experience of the negative material world a solitary enterprise not easily shared with others.

3.2.2 Materialism as an addiction

The second subtheme was developed to represent how participants adopted addiction language to convey how seduced they were by the material world, how enchanted they were when under the influence but how it also elicited feelings of guilt and self-disapproval. Like an addiction, participants conveyed a powerlessness to change their behaviour despite being aware of its influences.

Three participants made direct reference to the material world as an addiction. Two of the participants did so in order to represent a negative quality to it whereas the third participant used it to convey how much she liked possessions. This participant along with a fourth woman referred to addiction language to describe their shopping experience:
It’s almost a sort of high of having something new and the way that would make me feel. I think the newness of it all, was quite appealing.

Purchasing a new item is portrayed as similar to that of a drug producing a ‘high’. Despite the ‘high’ a desire for repeated ‘highs’ was what gave the experience an addictive quality “it’s that part of me that desperately wants that instant buzz”. A short lived duration of pleasurable feelings is conveyed. The heightened state contrasted with the participants’ sinking feelings when they realised that the new and previously valued item, was just another possession:

But then you end up with all these clothes that you don’t need and you think ‘god that’s ridiculous, you shouldn’t have bought that’.

The “talk down” which accompanied the realisation was described as the “retail hangover”; the displeasure which followed the high. Participants conveyed a sense of guilt, shame, self-criticism and remorse over their actions and engaged in various forms of forgetting or starting anew as a means of coping with the discomfort.

The darker side of the material world was depicted as controlling. Participants portrayed their powerlessness by using words such as feeling “duped” and “beholden”. This was accompanied by a tone of resignation and passivity, as if a mindless compliance from being “told” what to look like or what to buy “all I’m really doing is buying into what some designer has told me I should like”. The seductive lure of how material goods are displayed was portrayed as manipulative:

I think it’s very hard the world we live in. There are things which we see and we want and sort of very styled in the way things are marketed towards you and things that you can’t help but want. It’s all really…what’s the word…. suggestible?

The participant describes her struggle in trying to counteract the seduction of marketing, portraying herself as being unable to exert self-restraint. Another participant referred to it
as out of conscious control such as a “learnt behaviour”. Two participants conveyed the power of material objects by how they succumbed to its effects despite their awareness of materialistic issues. Another participant depicted her powerlessness as cycles of spending like binges, accompanied by a loss of control to change her behaviour, leaving her feeling worried as it took her further away from her aspired goals.

When I get into a cycle of spending more than I should be, [...] I tend to keep going [...] If I’m in the cycle of spending more than I should be, I get really stressed.

Some participants represented the powerlessness as dissatisfaction with the products they owned and a continual desire for the next, new and better thing “it annoys me that you’ve seen it, because you just want to enjoy the things you’ve got”.

3.2.3 Issues related to vulnerability and tending towards silence and secrecy
This subtheme was developed to convey the silence around materialism. This was interpreted by how participants talked about their own and others materialistic aspirations and what feelings this engendered. This seemed mediated by how much the participants felt comfortable to say and what the researcher interpreted as remaining unspoken and silent.

Some participants belittled having a “materialistic streak” on the one hand and on the other, liked material things. This represented a conflict which remained unaddressed and implicit unless attention was brought to it. For one participant when arriving at the conclusion that part of her actions was motivated by other people’s perception, she seemed to become self-aware. She proceeded to belittle her need to appear favourably to others using social parlance to describe how she felt socially inadequate “other people’s perception…which is sad isn’t it?” and went on to describe the sort of person she would like to be, unaffected by other’s views. Reticence to acknowledge how social representations influenced participants was portrayed by one participant in relation to body ideals:
The reality is, whether you want to acknowledge it or not, you are fed images of thin supermodels and you sort of see that as the ideal […] without maybe really knowing how strongly I held it. I probably wouldn’t have wanted to say that before.

This participant portrayed herself as more comfortable acknowledging her belonging in terms of physical attributes with her sports team than to material social representations “it’s quite nice to think ‘hey, big thighs are valued here’”. For another participant, her wish to not publicly demonstrate her love of material things was conveyed through her analogy of “having an affair with stuff”. The reticence was unsurprising given the words participants used to describe their materially orientated behaviour were “shallow”, “vulgar”, “tasteless” and “selfish” or in others “silly”, “pretentious” and described others as followers. The use of such labels conveys a demeaning attitude to themselves and others in relation to materialism.

For other participants, they commented on materialism in others and in so doing, described what they didn’t like. For one participant, he could identify other’s fears around falling “behind the time” and being rejected from the “material loop” whilst he described himself as “not materialistically minded”. It seemed like part of the conflict around materialism emanated from ideas about one’s place in society:

It’s not just my belief that I look better in certain clothes, its society’s belief therefore if I stand against it, I will look worse and I will look less desirable so, to step away from material wealth is to step away from society.

On reflection, this participant was surprised he said this, as if it was something he would have preferred to keep silent but had let slip unintentionally. Alternatively, his surprise may have emanated from dissonance between what he believed and what he felt society wanted him to believe. Participants portrayed non-materialistic practices as necessitating ‘stepping away’ from society or others. Two participants depicted their choice as a “rebellion” or a “reactionary stance”. They portrayed themselves as maintaining their
individuality “stepping out is the only way to keep hold of your own individuality” and exhibiting an indifference to others.
4.0 DISCUSSION

The purpose of this study was to explore how people with financial means ascribe meaning to the material world using an inductive thematic analysis. The aims were to develop an understanding of what social and psychological processes structure participants’ experiences of the material world.

The research question and method adopted was purposefully broad to fulfil the aims of the study. In doing so, two themes were developed. These were: appreciated aspects of the material world and the dark side of the material world. This provided a clear overview which fitted into a demarcated ‘positive and negative’ structure. The interpreted findings illustrate the tensions inherent in the experiences in that what was represented as advantageous in one context could also hinder in another.

The advantage of a clear contrast between the two themes could be negated by concerns that the themes try to capture too much detail in one theme. Using a larger sample number could overcome the issue by substantiating themes which on their own were insufficient to warrant being a theme and were therefore grouped elsewhere or discarded. As increasing the sample number would compromise on detail, it was decided that having a sample of ten participants enabled a comprehensive account of the patterns across the data set whilst not compromising on the level of detail deemed necessary to portray the participant’s accounts adequately.

Two further limitations need to be considered. Firstly, participants were recruited through personal contacts to the researcher. Possibly, due to this, the sample targeted consisted largely of the same age bracket as the researcher. Qualitative research does not seek representative samples, nor does it seek to make generalized claims based on that sample. However, interpretations of the data must be considered in light of this specific age group.

Secondly, some of the interview questions were developed by acknowledging areas relevant to the materialism literature. This could have limited the breadth of data collected to within the parameters of the questions asked whilst leaving out other areas
which might provide new and interesting insights. With this in mind, the analysis may not be fully inductive however in all other respects, a bottom-up, inductive analysis was applied.

The study develops interesting insights into the social and psychological processes that structure participants’ experiences which both support and extend findings in the materialism literature. It is interesting that participants conveyed a connection between themselves and their environment. This portrayed not only a conscious, cognitive or physical connection, but also a holistic experience conveyed as sensed through their body. Merleau-Ponty (2004), wrote about embodiment as an existential position. In his writings, he refers to the body as a means of ‘seeing’ and thereby coming to know the world. The manner in which participants spoke about this, at times engendered a form of knowing to guide what felt right, wholesome and protective.

In theme two ‘the darker side of materialism’ the experience portrayed was similar in that participants demonstrate a search for this good feeling through consumption. The experience represented, conveyed a different process, characterised by a shorter time frame, addictive qualities, a loss of control and a sense of powerless to disengage. Theme two is characterised by strong negative self and other evaluation which contrasts with how experiences were portrayed in theme one. Van Deurzen (1997) speaks of humans ‘enchantment with technology’ as estranging us from replenishing ourselves and satisfying our needs by the ways which are most instinctive and natural to us. In light of these findings, ‘technology’ might be extended to include all that it produces in terms of material goods.

The material world was portrayed as providing psychological functions. In theme one, participants recounted using the material world as a form of self-enhancement, for example by using technology to become more efficient and effective. In this sense the participants represent the material world as adaptive and responsive to their needs.

Participants referred to other people’s material belongings eliciting social comparison which induced anxiety. For two of the mothers, this motivated them to seek similarity with others to alleviate anxieties around doing the right thing for their child in the present
and the future. Insecurity in this context was not an internal insecurity of esteem but one founded on a motivation to nurturing offspring and equipping them with the perceived necessary ‘tools’ for life. The ‘Others’ in this context therefore exacerbate anxiety and provided a solution to manage the anxiety where the solutions were found through consumption.

The research highlights conflicts within the participants’ accounts which are less evident in the empirical work in the field but may support some of the theoretical suggestions offered by Dittmar (1992). The material world was portrayed as beneficial as well as a more complex and nuanced experience which was frequently associated with negative feelings. I propose that the difference represented in theme two is indicative of an ambivalent relationship to the material world. The participants’ expressed a desire, want and need for material things on the one hand and belittled, criticised or distanced themselves from it on the other.

Dittmar (1992) refers to a similar phenomenon which she called the materialism-idealism paradox. She proposed that at the heart of this paradox are the tensions between western individualistic notion of self as autonomous and unique and the social constructionist account which stipulates that self and society are interdependent, where the social and material context form personal and perceived identity. Her research supports the idea that our perceptions of others are influenced by the material context. Yet her participants denied that their own perception were subject to this whilst they reported other people’s perception were much more likely to be affected by the material context. Dittmar (1992) concludes that judging others on the basis of their material context is considered negative as it violates the idealised view of self as unique and independent. Therefore, if a person acknowledges the fact that material goods play a strong stabilizing role in their lives, it implies that their individuality is unstable (Miles et al., 1998).

The current study supports the negativity surrounding the portrayal of materialism in self and others. When participants became explicitly aware of the prevalence of the material contexts on their lives, participants either belittled themselves and their (past or present) practices, exerted their individuality or asserted their indifference to other’s perception.
4.1 Implications of research findings

The literature on consumer culture in the social sciences suggests that materialistic practices can be understood as a function of social class; compounding inequalities and impacting wellbeing (Bordieu, 1984; Carlisle et al., 2008). Although this study does not consider its conclusions beyond its participants, the findings provide, on a theoretical level, a means of furthering our understanding of how it might do this. The results contribute to the literature that challenge clichés of materialism and suggest that practices identified as beneficial to one social class might be considered materialistic to another social class, such as the middle class to the owning class respectively. This would not necessarily be problematic if it weren’t for the negativity associated with the concept of materialism, summarised below.

At its worst, materialism was depicted as a solitary and shameful experience, where feelings of powerlessness may play a part in maintaining practices. For the middle classes, the psychological impact may be understood as the lack of agency to elicit change and the anticipation of pejorative evaluations from others. The study further points towards social processes which perpetuate this; the violation of individualism and the lack of alternatives to consumerism for fear of being ostracised.

The tensions between what is considered beneficial in the material world versus how these same benefits might be coupled with uncomfortable emotional processes presents a challenge for individuals. This conflict seems largely unaddressed in the social sciences. Addressing it has implications for wellbeing across society. By not addressing it, individuals may experience materialism as a private and potentially negative phenomenon. Whilst on a social level, it enables oppressive class based mechanisms to continue.

The social sciences therefore need to embrace open discussion of materialism and challenge purely ‘negative’ constructions which this study suggests may be associated to class based practices. The psychotherapies can contribute to the discussion by offering a psychological perspective on how people defend against exposing their personal vulnerabilities, by projecting their fears on to others and denigrate it in them. Whilst emphasising at a discourse level our deep social need to belong and be valued.
In terms of understanding how consumerism shapes subjectivity and how distress may arise from this, this study suggests that issues related to how we are perceived by others and the anticipation of negative judgements may be indicative of materialistic processes. In recognising the limits of reductionist explanations of psychopathology, counselling psychology can help to explore how diagnostic categories such as ‘social phobias’ or ‘anorexia nervosa’ (where there is a significant emphasis on being judged negatively by others) may arise as a response to a materialistic society. In working with these issues, contextualising the distress within a society whose individuals care about how they are perceived but readily deny its importance, may be of particular relevance.

Clients may feel that issues related to consumerism and materialism may not suitable for therapy whereas this research suggests that it can have a significant emotional impact. As a therapist, having an awareness of the tensions and process involved can help elicit deeper reflection on the meaning it holds and the influence it has in clients’ lives.

Finally, it would seem important for counselling psychologists to be aware of their own preconceptions of materialism. To reflect on how their social class might shape what they consider materialistic and what they consider counts as beneficial (and therefore legitimate) for living in a country such as the UK.

5.0 Conclusions
In conclusion, counselling psychologists with the pluralistic philosophy, may be in a good position to straddle thinking about the socio-material and cultural dimensions of materialism whilst retaining the psychological models of therapy in assisting clients work through issue related to materialism.
References


Counselling Psychology Contributions to Therapeutic and Social Issues. Oxford: John Wiley & Sons Ltd.


Appendices

Appendix 1 – Email Advert
Appendix 2 – Study Information Sheet
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Appendix 4 – Demographics Form
Appendix 5 – Interview Schedule
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Appendix 1

Email advert

Hi,

My name is Beatrice Kenyon-Holt, I am on my final year of a practitioner's doctorate in counselling psychology at the university of Surrey. As part of the research component of my training, I am looking to recruit participants for my study. You have probably received this email because the sender is either a friend, colleague or acquaintance of mine and has kindly agreed to forward this email to people they know.

My research interest lies in how we relate to the 'material world'. I have purposefully kept this concept ambiguous so that I can explore the different meanings it has to people who take part in my study. More specifically, I am interested in the social and psychological processes which underpin the meaning and the impact this has on our lives. The format of the study would be face to face interviews or, if it would be more convenient for you, we could also do the interview over the phone. I expect that interviews will take between 30 minutes to 1 hour. The idea is for the interview to be informal and more like a conversation between us. I will have a few set questions but apart from those, I will ask questions according to what you talk about.

I have attached an information sheet for you to look through in your own time to help you decide whether this is something you would be interested in doing. If you did choose to take part, we would meet in a location and/or time that is convenient to you and our conversation will remain strictly confidential and all references to it will be made anonymous.

I very much appreciate the time you have taken in reading this email and look forward to potentially hearing from you.

Kind regards,
Beatrice
Appendix 2
Study information sheet

Participant Information Sheet

PROJECT TITLE:
What processes are relevant to people’s experience of the material world? Towards a grounded theory

Introduction
My name is Beatrice Kenyon-Holt, I am a third year trainee on the Practitioner’s Doctorate in Psychotherapeutic and Counselling psychology at the University of Surrey. As part of this training, I am conducting research on the relationship we, as humans, have with the material world.

I am looking for volunteers to take part in my research who would be willing to give 30mins to 1 hour of their time. Before you decide whether you would like to participate or not, you need to understand why the research is being done and how you will be involved. Please take a few minutes to read the following information.

What is the purpose of the study?
The purpose of this study is to have a broader understanding of some of the psychological and social processes involved in people’s experience of the ‘material world’. The ‘material world’ will have different meanings to different people. I am interested in these meanings, how they come about and what implications these meanings have, and why, to our daily life.

There is little psychological research which looks at our experience of living in a material world in a broad sense of the term. Previous research has traditionally defined the material world in terms of possessions. Alternatively, the material world can be considered in contrast to the natural world (or the environment). Others have defined the material world as opposed to the spiritual world.

I find that the different amount of research dedicated to the different perspectives on the material world is at odds with how important and ubiquitous the material world is to our lives. This study aims to address the relative scarcity of research in this domain. I will endeavour to take a more holistic appreciation of people’s experience of the material world so as to move towards developing a theory which can account for the processes involved in such experiences.

Why have you been invited to take part in the study?
I am interested in capturing the experiences of people from the general public who own their own home (out right, with family assistance or with mortgage) and who are financially independent from their parents and the state. I am looking for people between 30-50 yrs old.
What if you choose to take part?
Your participation will be voluntary and you will be free, at any stage of the process, to opt out of participating without needing to give a reason. You can find my contact details below.

If you choose to take part, what will you have to do?
We will meet somewhere which is convenient for you. I will ensure that we have a quiet and private place to talk. When we meet I can clarify any questions you might still have. During this meeting I will ask you to sign a consent form, which gives me permission to audio-record the interview. So as to transcribe and later analyse the interviews, I will record the interview using a digital audio recorder. You can expect the interview to be about 30 minutes to 1 hour long depending on how much you would like to tell me.

During the interview, I will start by asking you a question. There will be three other set questions but otherwise, my questions will be guided by what you say. The aim of the interview is to open up an explorative dialogue. At the end of the interview, there is a questionnaire to fill out. This includes information about your current material circumstances such as your household income bracket. It will not take more than 5mins to fill out.

I will be using a method of analysis called ‘Grounded Theory’. One of the unique features of this method is that data collection (the interview phase) and data analysis (interview analysis) is simultaneous and evolving. By this I mean that I will not wait until I have collected all my data before analysing it but instead, allow my initial analysis to guide further interviews as areas of interest develop from the analysis. As a result of this process, I may think it desirable to re-contact you at a later date for a second interview. I will ask your consent to re-contact you, when we first meet. There is absolutely no obligation to agree to this and declining to be re-contacted would have no bearing on the first interview. If you did agree, we would go through the same procedure as the first time and I would ask for your consent to participate again, as I did for the initial interview.

What are the possible advantages and disadvantages of taking part?
I hope that you might find the topic and speaking about your experience interesting, enjoyable and insightful. The only disadvantage that you may experience is some discomfort if we touch on a sensitive subject. However, due to the nature of the topic, this is unlikely to be emotionally distressing.

Will the contents of our discussions be kept confidential?
All data will be treated with strict confidentiality. Any information which might possibly identify you will be omitted or changed. Data will be stored securely in accordance with the Data Protection Act 1998. Some quotes may be used in the write-up of the research, but will not contain any identifiable information about you. The findings of this study will form part of my doctoral thesis which will be published and there may be further publications in academic journals. If you would like to obtain information about the research findings, please get in contact with me from September 2013 onwards and I will forward a copy of the completed work.
Who has reviewed the project?
Due to the nature of this research study, ethical opinion from the University of Surrey Ethics Committee was not required in line with the committee’s guidelines for submission of research projects.
For further information on the research or if you have any questions or concerns about the project please get in contact with me or my supervisor using the contact details below:

Researcher: Beatrice Kenyon-Holt
Tel: xxxx
Email: B.T.Holt@surrey.ac.uk or timeaholt@googlemail.com

Supervisor: Dr Riccardo Draghi-Lorenz – Course Director
Psychotherapeutic and Counselling Psychology
Department of Psychology, Faculty of Arts and Human Sciences
University of Surrey
Guildord, GU2 7XH
Tel: xxxx
Email: xxxx

Thank you for taking the time to read this Information Sheet.
Appendix 3
Consent Form

Consent Form - Participant

Please tick the boxes if you agree and sign below.

☐ I have read and understood the Information Sheet provided. I have been given a full explanation by the researcher of the nature, purpose, location and likely duration of the study and of what I will be doing.

☐ I am aware that the interview will be recorded and understand that any information which might identify me will be removed or disguised to safeguard my confidentiality and that the recordings will be treated in the strictest confidence and erased or destroyed as soon as they have served their purpose for this study.

☐ I have been advised about any discomfort to my wellbeing which may result from doing this interview.

☐ I have been given the opportunity to ask questions on all aspects of the study and have understood the information given.

☐ I understand that I am free to withdraw from the study at any time without need to justify my reasons for my decision and without prejudice.

☐ An explanation of why future contact may be requested has been given.

☐ I confirm that I have read and understood the above and freely consent to participating in this study.

Please circle:
I do/ I do not give consent to be contacted in the near future as part of the same study.
☐ By answering the above I understand that this gives no obligation to participate to a follow up of the current study.

☐

Name of volunteer (Block Capitals) ………………………………………..
Signed ………………………………………………………………………..
Date ………………………………………………………………………….

Name of researcher (Block Capitals) ………………………………………..
Signed ………………………………………………………………………..
Date …………………………………………………………………………..
Appendix 4

Demographics Form

Participant Information

Please could you fill in the questions below. Leave blank if you would prefer not to answer a specific question. Thank you.

1. Please state your age bracket (please circle/mark)?

   Years:
   20-29  30-39  40-49  50-59  60-69  70-79
   80-89

2. How would you describe your ethnicity? .................................................................

3. What is your nationality? .........................................................................................

4. What country were you born in? .............................................................................

5. Where did you grow up? ..........................................................................................

6. If you have lived in more than one country, can you give a brief summary of the countries you lived in and your approximate ages when you lived there? ............................................................................................................................
   ............................................................................................................................
   ............................................................................................................................
   ............................................................................................................................
   ............................................................................................................................
   ............................................................................................................................

7. What is your employment status? (please circle)

   a) Employed Full-Time Part-Time
   b) Self-Employed Full-time Part-Time
   c) Retired
   d) Student
   e) Looking after family or home
   f) Temporarily sick or disabled
   g) Permanently sick or disabled
   h) Other, please specify ...............................................................
a) Manager and/or senior official  
b) Professional occupation  
c) Associate professional and technical occupation  
d) Administration and secretarial  
e) Skilled trade occupation  
f) Personal service occupation  
g) Sales and customer support  
h) Process, plant and machine operations  
i) Elementary occupation  
j) Other, please specify ..............................................

9. How would you describe your relationship status? .................................................................

10. If you are in a relationship, do you live together?

   a) Yes  
   b) No

11. If yes, does that person(s) have an income?

   a) Yes  
   b) No

12. If yes, do they contribute financially to the household income?

   a) Yes  
   b) No

13. Does anybody else contribute financially to the household income?

   a) Yes  
   b) No

14. Do you have any dependents?

   a) Yes  
   b) No

15. What is your personal yearly income? (please circle)

   a) £0 - 10,000  
   b) >£10,000 - £20,000  
   c) >£20,000 - £30,000  
   d) >£30,000 - £40,000  
   e) >£40,000 - £50,000  
   f) >£50,000 - £60,000
g) >£60,000 - £70,000
h) >£70,000 - £80,000
i) >£80,000 - £90,000
j) >£90,000 - £100,000
k) £100,000 +

16. What is the total yearly income of all contributing to the household? (please circle)
   a) £0 - 10,000
   b) >£10,000 - £20,000
c) >£20,000 - £30,000
d) >£30,000 - £40,000
e) >£40,000 - £50,000
f) >£50,000 - £60,000
g) >£60,000 - £70,000
h) >£70,000 - £80,000
i) >£80,000 - £90,000
j) >£90,000 - £100,000
k) £100,000 +

17. Does your employer contribute to a pension?  a) Yes    b) No

18. Do you contribute to a pension?    a) Yes    b) No

19. What are your housing circumstances?
   a) Own a home outright
   b) Bought with mortgage
c) Social rented
d) Private rented
e) Housing dependent on third party

20. If you own your house, did a third party, other than the bank, provide financial assistance?
   a) Yes
   b) No

21. Are you aware of any likelihood of you inheriting any money or assets in the future?
   a) Yes
   b) No

22. If yes, is it likely to be:
   a) £0 - £50,000
   b) >£50,000 – £150,000
c) >£150,000 - £500,000
d) £500,000 +
23. How would you describe your social class?

   a) Lower Working Class
   b) Middle Working Class
   c) Upper Working Class
   d) Lower Middle Class
   e) Middle Middle Class
   f) Upper Middle Class
   g) Upper Class

24. How would you describe your current religious/spiritual affiliation?..........................................................
Appendix 5

Interview Schedule

Initial interview schedule

Initial interview questions

1. What does the term ‘material world’ mean to you?
2. How do you experience it* on a daily basis? *(words used by participant will be inserted)
3. Does this experience vary in different situations such as when you are at work, at home, out and about, with friends etc?
   - How does it do this?
4. Has this experience changed through the course of your life?
   - if so can you tell me how?
5. What made you choose to take part in this study?
Appendix 6

Sample transcript (only an excerpt of different sections of the interview is included in the final published portfolio to maintain participant confidentiality).

R – So, my first question to you is, what does the term ‘the material world’ mean to you?

P – The material world, um, anything tangible, probably different meanings, but probably tangible things and then also kind of things that we can buy and things that we can do with the things that we earn um so yeah, those two things to me anyway.

R – so it’s things which are tangible and things which you can…do or buy with the money you earn, is that right?

P – I guess it doesn’t necessarily have to be related to the money you earn but often very much so, 70% of what I would do would be related to something that I would buy or pay for.

R – Can you say a little bit more about that?

…

R – And the worry when you are spending money on things, what kind of worry, how does that take form?

P – um…I guess, partly because of everything going on in the economy now days and things are quite, I don’t feel uncertain about my job or anything like but just not saving enough and not putting enough away pension wise, so that’s what I end up worrying about or not paying off the flat in the allotted time and that sort of stuff, so its more that money is going in one direction and not enough of it is going into saving or things like that in any given month, it stresses me out. So I think its more that it diverts away from having a bit of safety, sort of nesting and things like that, a safety net really.

R – So the worries are kind of about the future as well like whether there will be a security whether there’s the possibility for nesting, that kind of thing in the future

P – Yeah definitely

R – Whereas there is the worry of spending the money in the day, it kind of clashes somehow?

P – I think, I mean, if I made double what I make now and I can take half of that and put it away a month, spending the money I spend, wouldn’t stress me out and I think a big stressors is when I do spend the money and I haven’t put anything away in a given month, it just the stressor is that I’m not actually putting enough away and saving for when I want to retire and yeah, future things.

…

R – And so how would they differ?

P – I think if I ever had the option of having to give or the other up, I could easily rank them in terms of which one I really want to keep because that’s my most valuable and which one would I
be the happiest to let go, so I think, the things that I do at work, I mean I do really love my job, it's not that I would like to give up what I do but if I had to pick say a few different things, I could list them out in order I think. I would struggle with a few of them, they're all the things that I value the most like my partner and the things we do, my friends and the things we do versus work or other obligations that I have that are tied into work or other things that have nothing to do with my partner and my friends.

R – So, the things which you appreciate more are the things which you enjoy, you might spend more as well in those areas?

P – Yeah

R – did I catch you right?

P – Yeah definitately I would, like I would, I probably would spend the most on things that my partner and I would do and take, we went out for her birthday recently and had a really nice dinner at the Ballet but if I was just going out with my friends, I would probably think twice about, this is not something I want to spend money on um so yeah definitely. There are things that I would be more willing to put more money into because I find them more valuable personally.

…

R - There is something about an acceptance now, where its like okay well, can’t have it, that’s kind of alright?

P – yeah, there’s things I still really want, I still try and make them happen, not to the point that I’m stretching myself to do something that I just don’t think is the right thing to do even if its something that I really want. I think I just don’t, I don’t know if it’s the stress that outweighs it or its just if it seems like, its something that I shouldn’t have for a specific reason and there’s some logic to it, its easier to say well I clearly wasn’t meant to have that or do that or it wasn’t the right time. That being different than being eight and kind of wanting something now (laughs)

R – (laughs)

P – That or I’m going to stop until you give it to me which didn’t happen anyway.

R – So now it feels like there’s more of a letting go, it doesn’t kind of stay with you as much?

P – Yeah, I think as a kid, I probably be described as being really materialistic and couldn’t let stuff like that go, like I was more concerned about something being a named brand or a specific thing rather than now, I appreciate the things that I like and it doesn’t matter necessarily where it comes from or doesn’t mean I don’t shop somewhere with a name brand or do something that has something attached to it in terms of being recognised but its not, its not about that, I value things more that I enjoy doing or something I like because I like the way it looks or I don’t know versus I think when I was a kid, if there were two things and one of them was the name of something and the other one was just nothing but it was actually better, I probably just wouldn’t, it wouldn’t of been complete blinders on, no I want that one because of this, I think as an adult, it changed in the way that its, just appreciating the things that I like and taking the time to find out what I like rather than do I want that just because its that. Its not the same weight.

R – When do you think that changed?
P – That was probably early to mid-twenties. I think it was all around the same time.

…

R – So the more you spend, the more worried you get, the more its on your mind. Whereas if you save, the more kind of relax you feel, the more you think of other things

P – yeah.

R – Um, and do you feel that there is anything else in terms of how you experience of the material world has changed whilst you’ve been growing up that you haven’t mentioned?

P – Um…just trying to think. I think as I got older, when I was little I definitely didn’t really, and probably even into my teens, I didn’t really fully appreciate what my parents did, what they gave up because in a sense, they gave up material things to sort of provide a better environment and a better future and all that kind of stuff because after Hungary went down in ’89 um you know things just weren’t good there, but they were comfortable so its not that they weren’t, so it probably took me to my late teens and early twenties to kind of really think about that and realise what they had done in terms of sacrificing, not only material things in terms of things like friendships and other things like that, that I know are important to them that they never regained in Country, its not like they ended up making close friends and had those kind of relationships ever since they were there, for a lot of reasons but I wont get into that so I think that’s changed, just in terms of being able to see what certain things might have meant to different people.
Appendix 7

The Journal of Counselling Psychology Submission Guidelines

Publisher: American Psychological Association
Web site: http://www.apa.org/pubs/journals/cou/

Aims and Scope: The Journal of Counseling Psychology® publishes empirical research in the areas of counseling activities (including assessment, interventions, consultation, supervision, training, prevention, and psychological education) career development and vocational psychology diversity and underrepresented populations in relation to counseling activities the development of new measures to be used in counseling activities professional issues in counseling psychology In addition, the Journal of Counseling Psychology considers reviews or theoretical contributions that have the potential for stimulating further research in counseling psychology, and conceptual or empirical contributions about methodological issues in counseling psychology research.

The Journal of Counseling Psychology considers manuscripts that deal with clients who are not severely disturbed, who have problems with living, or who are experiencing developmental crises. Manuscripts that deal with the strengths or healthy aspects of more severely disturbed clients also are considered. Both quantitative and qualitative methods are appropriate. Extensions of previous studies, implications for public policy or social action, and counseling research and applications are encouraged.

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