An Investigation of the Association Between Socioeconomic Variables and Materialism in Generation Y.

Alexandra Chircu

x16472374

Supervisor: Dr. April Hargreaves

Bachelors of Arts Honours in Psychology

National College of Ireland

31/07/2019

Submission of Thesis and Dissertation

National College of Ireland

Research Students Declaration Form

(Thesis/Author Declaration Form)

Name: Alexandra Chircu

Student Number: 16472374

Degree for which thesis is submitted: Bachelors of Arts (Honours) in Psychology

Material submitted for award

(a) I declare that the work has been composed by myself.

(b) I declare that all verbatim extracts contained in the thesis have been distinguished by quotation marks and the sources of information specifically acknowledged.

(c) My thesis will be included in electronic format in the College Institutional Repository TRAP (thesis reports and projects)

(d) ***Either*** *I declare that no material contained in the thesis has been used in any other submission for an academic award.

Or *I declare that the following material contained in the thesis formed part of a submission for the award of

Bachelor of Arts (Honours) in Psychology

(State the award and the awarding body and list the material below)

Signature of research student: *Alexandra Chircu*

Date: 31.07.2019

Submission of Thesis to Norma Smurfit Library, National College of Ireland

Student name: Alexandra Chircu Student number: 16472374

School: National College of Ireland Course: B.A (Hons) in Psychology

Degree to be awarded: Bachelors of Arts Honours in Psychology

Title of Thesis: An Investigation of the Association Between Socioeconomic Variables and Materialism in Generation Y

One hard bound copy of your thesis will be lodged in the Norma Smurfit Library and will be available for consultation. The electronic copy will be accessible in TRAP (http://trap.ncirl.ie/), the National College of Ireland's Institutional Repository. In accordance with normal academic library practice all theses lodged in the National College of Ireland Institutional Repository (TRAP) are made available on open access.

I agree to a hard bound copy of my thesis being available for consultation in the library. I also agree to an electronic copy of my thesis being made publicly available on the National College of Ireland's Institutional Repository TRAP.

Signature of Candidate: Alexandra Chircu

For completion by the School:
The aforementioned thesis was received by_____ Date:_____

This signed form must be appended to all hard bound and electronic copies of your thesis submitted to your school

Acknowledgements

Firstly, I would like to thank my supervisor April Hargreaves for her invaluable guidance and support offered throughout this project. I would also like to thank those who took the time to volunteer in this research. Finally, my warmest thanks go out to my family and friends for their ongoing encouragements over the past years.

Abstract

Generation Y students have been found to score the highest on materialism compared to their predecessors and this has drawn the attention of many researchers and marketers. Previous research has proven family structure, socioeconomic status (SES) and gender to be significantly associated with materialism; however, many studies have neglected the mediating role that gender plays in predicting it when studying this generation. The current study aimed to determine: (1) if family structure, socioeconomic status and gender are significant predictors of materialistic levels, (2) which of these variables best predicts materialism and (3) whether materialism levels differ between genders in Generation Y students. Participants were recruited using convenience and snowball sampling methods, but also through word of mouth. A group of 109 Generation Y college students (18 - 36years) from either a single or two-parent family completed an online survey composed of socioeconomic questions and questions from the MVS-9 (Richins, 2004). Hierarchical multiple regression (HMR) and an independent-samples t-test were used for the analysis of the data. Results revealed that: neither family structure, SES nor gender were significant predictors of materialism; family structure was not the strongest indicator of materialism and finally, that no significant differences in materialism scores existed between genders. These findings run contrary to the majority of previous research and adds to our understanding of gender differences in materialism. This study may have implications for policymakers who wish to implement volunteering interventions for reducing materialistic attitudes in young students.

Key words: Materialism, Generation Y, family structure, socioeconomic status and gender.

Table of Contents

Chapter1: Introduction 8

1.1 What is materialism 8

1.2 Generation Y students ……...9

1.3 Parental influence, family structure and SES ...……...……....11

1.4 Gender ...……..13

1.5 Framework ...……...14

1.6 Current study …….....16

Chapter 2: Methodology ……18

2.1 Participant ……...18

2.2 Measures ……18

2.3 Design and Analysis ……20

2.4 Procedure ……21

Chapter 3: Results ……..23

3.1 Descriptive Statistics …….....23

3.2 Inferential Statistics ……25

Chapter 4: Discussion ……29

4.1 Interpretation of findings ……29

4.2 Limitations, Strengths and Contributions ..…….33

4.3 Future Research and Conclusions …….....34

References ……..36

Appendices ...…….45

An Investigation of the Association Between

Socioeconomic Variables and

Materialism in Generation Y.

1.1 What is materialism?

According to Shrum, Lee, Burroughs and Rindfleisch (2011), materialism has an important function in many features of day-to-day life. However, researchers are inconsistent in defining materialism, and there is no clear definition for describing this construct (Richins& Dawson, 1992; Lim, 2016). Lim (2016) mentions that the earliest study to measure materialism was carried out by Belk in 1985. A year earlier, the same researcher defined materialism as "The importance a consumer attaches to worldly possessions" (Belk, 1984, p. 291). Moreover, Dittmar, Bond, Hurst and Kasser (2014) offer an alternative definition of materialism: "individual differences in people's long-term endorsement of values, goals, and associated beliefs that centre on the importance of acquiring money and possessions that convey status" (p. 880).

According to Kasser and Kanner (2004), individuals develop materialistic attitudes due to uninhibited buying; this is also known as compulsive buying. He implies that materialism is a result of compulsive consumption. A study by Yurchisin and Johnson (2004) confirm this finding and conclude that compulsive buying is associated with materialism. In contrast, Dittmar (2005) states that materialism is a predictor of compulsive buying rather than a consequence.

The construct of materialism may be viewed through many different lenses. Belk (1984) sees materialism as consisting of three personality traits: *possessiveness*, *non-generosity* and *envy*. Richins and Dawson (1992) approach the construct through a different lens by viewing it as a personal value and define materialism as the significance that an individual assigns to their belongings. In contrast, Chan and Prendergast (2007) believe that materialism is an attitude.

In 1990, Inglehart took a different approach to defining materialism. He tried to explain materialism from a political perspective. The researcher described adult materialism as the way in which economically deprived individuals express their deeply suppressed feelings towards their subjective childhood economic insecurities, (As cited by Ahuvia & Wong, 2002). Many empirical studies have conveyed that the environment in which an individual is raised plays a significant role in the development of materialism (Griskevicius et al., 2013; Ahuvia & Wong, 2002; Donnelly, Ksendzova, Howell, Vohs & Baumeister, 2016).

1.2 **Generation Y Students**

Generation Y, otherwise known as Millennials, are a group of approximately 70 million individuals born between 1981 and 2000. Regardless of their young age, individuals of this generation are considered to be very experienced consumers that do not think twice about spending serious money on quality products. Increasingly, researchers are taking an interest in this generation on account of their numbers, which is nearly triple the size of the generation before them (Norum, 2008).

Millennials are believed to be particularly discriminating in the type of brands that they purchase and are very brand-loyal. They tend to overspend on leisure and recreational goods and

services (Goldgehn, 2004). Researchers believe that this population holds stronger materialistic views in comparison to earlier generations (Richins & Dawson, 1992). A study by Park, Rabolt and Shook Jeon (2008) found that Generation Y tends to be more inclined to purchase goods that will enhance their status and popularity.

It is believed that Millennials have been drawn into consumerism through socialisation, from a considerably younger age than the generations before them (Bakewell & Mitchell, 2003). A study by Ger and Belk (1996) not only confirms this finding but also explains that this acculturation is due to rapid advances in technology.

McCrindle (2003) believes that Generation Y are becoming more interested in furthering their education and going to college due to their concerns regarding the high levels of youth unemployment. Researchers have mainly concentrated on college students when assessing the relationship between credit card use and consumption tendencies (Roberts & Jones, 2001) because they believe that materialism in college students encourages credit card debt (Limbu, Huhmann & Xu, 2012). Bakewell and Mitchell (2003) remark that it is easier for Generation Y to obtain possession of a credit card than it was for the generations before them. Limbu et al. (2012) are of the opinion that parents have an exceptional influence on students' credit card use.

Furthermore, parents are of extreme importance for Millennials. They tend to seek guidance from older, more knowledgeable others who have already faced and learned from certain experiences, which Millennials are only now beginning to confront. Generation Y, in particular, view their parents as role models in guiding them financially. Likewise, Millennials also influence their parents' purchases of luxury and domestic goods, advising them on the most modern technologies or contemporary fashion trends for example (Goldgehn, 2004). Hogan

(2003) mentions that the majority of young adults, when they become independent, aim to construct a lifestyle similar to the one they benefited from in their parents' home.

Empirical studies suggest that young people learn many attitudes and behaviours within the family home through observational learning. The researchers of these studies believe that parents aim to prime their children into adopting consumer behaviours similar to their own by educating them on the importance of money (Solomo, Bamossy, Askegaard and Hogg, 2006; Kasser & Ahuvia, 2002; Kasser, Ryan, Zax & Sameroff, 1995). An experiment carried out by Bandura (1965), also known as the Bobo Doll study, supports the role-modelling concept just mentioned. Bandura used this experiment as a practical application of the Social Learning Theory. Through this experiment, he illustrated that young children, through observation, imitate certain social behaviours acted out by their models.

1.3 **Parental Influence, SES and Family Structure**

Generation Ys have profited from being the most materially gained adolescents. They have witnessed how their parents' hard work paid off by their being rewarded with material wealth. On the other hand, they have also witnessed the disadvantages of their parents' financial accomplishments through marital breakdowns, absence of a caregiver or even illness due to stress (McCrindle, 2003). Research has proven that materialism is triggered by an interaction between economically deprived environments and materialistic role models (Kasser, Ryan, Couchman & Sheldon, 2004). Rindfleisch, Burroughs and Denton (1997) underline that this generation segment is forced to confront the obstacles of an era that is marked by a rapid increase in lone-parent families.

Furthermore, researchers have shown that highly materialistic children are brought up by parents who are also highly materialistic (Goldberg, Gorn, Peracchio & Bamossy (2003). Comparable to this finding is the conclusion of a meta-analysis conducted by Degner and Dalege in 2013. This review consisted of 131 studies and revealed that parents' attitudes shape the future attitudes of their children. A study by Jaspers, Lubers and de Vries (2008) not only confirms the finding that parents have a significant impact on their children's attitudes and cognitions in adulthood but also shows that mothers in comparison to fathers hold the greatest influence upon their children. Furthermore, this significant relationship between parental influence and materialism is highlighted by yet another study by Kasser et al. (1995). They conclude that individuals, which score high on materialism, are usually raised by parents who place a large emphasis on financial success because of being from low socioeconomic status families. Rindfleisch et al. (1997) reported a significant relationship between family structure and materialism. Also, a study by Hill, Yeung and Duncan (2001) found that family experiences during early years were the strongest predictor of one's future behaviour.

Another study conducted by McLanahan (1989) (as cited by Rindfleisch et al., 1997) found that young children raised in lone-parent families were usually forced to accept grown-up responsibilities such as looking after their smaller siblings, grocery shopping while their caregiver is at work or even taking up employment to help with family finances. Non-intact families tend to have lower household income as a consequence of only one parent working. Usually, the caregiver must decide whether to take up part-time employment — to make time for child-rearing — or to take up full-time employment. McLanahan believes that these children's consumer-oriented roles and premature family financial socialisation might result in them acquiring materialistic attitudes. Goldberg et al. (2003) confirms this idea and reveals that

individuals who portray high materialism levels are usually brought up by low SES one-parent families.

Adding to this, Pieters (2013) reveals that single parents portray higher levels of loneliness in comparison to continuously married couples and that they use materialism as a coping mechanism for loneliness. The researcher explains that lonely individuals purchase consumer goods in order to decrease the negative states associated with loneliness. It is noted, however, that there is a bi-directional relationship between these two variables resulting in materialism also causing loneliness. Comparably, a study by Stack (1998) concludes that there is a significant relationship between married individuals and decreased levels of loneliness in contrast to single people. A study by Bradshaw and Miller (1991) shows that an increasing number of males are becoming single parents (as cited by Haddon, 2000).

1.4 **Gender**

Bakewell and Mitchell (2003) believe that gender plays a vital role in not only understanding but also predicting the factors that contribute to materialism. More specifically, Tang and Sutarso (2013) believe that gender is a mediating variable of materialism. According to Karabati and Cemalcilar (2010), gender is a widely explored factor in research on materialistic attitudes.

Many empirical studies find that there is a gender difference in materialism with the majority of results concluding that males report significantly higher materialism levels than do females (Iqbal and Aslam,2016; Kamineni, 2005; Kasser & Ryan, 1993; Watson, 1998; Goldberg et al., 2003;). Many researchers have attempted to explain this gender difference in previous literature. For instance, Larsen et al. (1999) explain that women give more importance to people,

whereas material objects are more appealing to men. Also, research shows that males seek external affirmations to a greater degree than females (Saad, 2011).

1.5 **Framework**

The current study makes use of the Life Course perspective and Family Financial Socialization Theory when trying to understand the predictors of materialism. The Life Course perspective looks at an individual's life in context. It is the most extensively used approach globally and throughout multiple scientific fields. This theory infers that a person's actions should be analysed along with their past and current experiences and beliefs (Elder, Johnson & Crosnoe, 2003).

This approach consists of five key principles established from social and behavioural research. The first principle implies that a person continues to develop throughout their entire lifespan and does not cease with the emergence of adulthood.

The second assumption of the theory is that people's lives are formed by the decisions they make and behaviours that they perform within the opportunities and conditions they are offered (Elder et al., 2003).

Thirdly, a person's life course is rooted in the historical periods and environments that they have encountered throughout their life (Elder et al., 2003).

The penultimate principle states that a similar experience may affect two individuals differently according to the time it took place in each individuals' lives (Elder et al., 2003).

Lastly, an individual's social relationships play a vital role by indirectly shaping one's life cycle. One must assess development over a prolonged period in order to understand this process (Elder et al., 2003).

Mayer and Tuma (1990) suggest that this perspective views behaviours as consequences of previous life experiences and environments, such as cultural environment and the individual's acclimatisation to these conditions (as cited by Moschis, Mathur, Fatt & Pizzutti, 2013).

Family Financial Socialization Theory incorporates family communication with the financial requirements of the individual. This approach looks at the indirect effects of family socialisation to explain personal finance. It merges empirical evidence of family research with financial research approaches. This lens substitutes the direct relationship between demographic variables and personal finance with the mediating effect of family socialisation between the two (Gudmunson & Danes, 2011). These two theories had been adapted to form this study's theoretical model.

Overall, empirical research reveals that materialism is a growing concern in today's society and is contributing to a variety of problems. Generation Y is a large cohort that have been shown to exhibit larger materialism levels than previous generations and that a large portion of this population derives from lone-parent households. Literature also emphasises that individuals from low SES single-parent households are the most predisposed to developing materialism, with family structure standing as the strongest predictor. Furthermore, research on gender differences states that males score highest on materialism compared to their counterparts.

1.6 Current Study

The key purpose of this current research was to investigate the association between family structure, socioeconomic status, gender and materialism in Generation Y college students. This study will tackle the following research questions:

(1) Will family structure, socioeconomic status and gender significant predictor variables of materialism and will family structure be the strongest predictor?

(2) Are the effects of family structure and socioeconomic status on overall materialism scores influenced by gender?

(3) Are males higher in materialism than feales?

Based on previous theoretical findings, the following hypotheses have been formulated:
Ho1: Family structure, SES and gender will be significant predictors of materialism and family structure will be the strongest predictor of the three.
Ho2: The effects of family structure and SES on overall materialism will be mediated by Gender
Ho3: Males will portray higher overall levels of materialism compared to females.

Hill et al. (2001) argue that one's family upbringing experiences during early years is the strongest factor in shaping future attitudes and behaviours. This leads to the conclusion that family structure will be the best predictor of materialism from the current study's model. Furthermore, a significant amount of research has proven that there is a significant interaction

between SES, family structure and materialism (Kasser et al., 2004; McLanahan, 1989; Kasser et al., 1995; Kasser et al., 2004; Rindfleisch et al., 1997).

Socioeconomic status and family structure factors have been incorporated into numerous studies on materialism, but overall, existing literature fails to yield coherent findings (Chan, 2003). Gender, on the other hand, is a consistent factor within the literature (Chan, 2003). Moreover, the majority of studies seem to agree on the notion that gender is significantly associated with materialism (Bakewell and Mitchell, 2003; Tang and Sutarso, 2013) and that males most frequently score higher on materialism than females (Iqbal and Aslam,2016; Kamineni, 2005;Kasser, 2005 ; Watson, 1998; Goldberg et al., 2003)

Also supporting the hypothesis, Tang and Sutarso (2013) imply that gender is a mediating variable of materialism. However, there is a lack of studies that make use of gender as a mediating variable between the former variables (family structure and SES) and materialism, while studying the highly materialistic Generation Y group, as the majority of studies focus on young children samples. Perhaps adding the widely consistent gender factor as a mediating factor between family structure and SES in explaining Generation Y's materialism will produce a clearer understanding of what predicts materialism the literature.

Understanding which risk factors are associated with materialism, as well as determining which gender is most predisposed to materialism, is vital to helping prevent materialism in Generation Y and, consequently, preventing credit card debt. The present study could be of use to

policymakers trying to reduce materialism through voluntary work and knowing which portions of the population to target using the present results will enable them to do so.

Methodology

2.1 Participants

Participants in the current study consisted of both male (28.4%, n = 31) and female (71.6%, n = 78) higher education students aged between 18 and 36 (N = 109). The students were raised in either a single parent (17.4%, n = 19) or two-parent (82.6%, n = 90) family. The current study has used non-probability, convenience sampling methods to recruit the volunteers using online social media platforms such as Facebook and Twitter. The students were not offered any incentives as a recompense for their participation in the study. Volunteers were notified of their right to withdraw from the study at any point without any repercussions. The current study complied with the principles of the Ethical Review Board of the National College of Ireland.

2.2 Measures

Materialism- In the present study, materialistic values have been measured using the 9-item shortened version of the Material Values Scale (MVS-9) by Richins (2004). This scale has been the most extensively employed measure of materialism and usually exhibits strong psychometric properties (Rindfleisch, Burroughs and Wong, 2008).

The MVS comprises of 9-items (see appendix E) rated on a 5-point Likert scale (1 = strongly disagree and 5 = strongly agree). The MVS consists of three subscales, which include

"success", "centrality" and "happiness" (p. 210). An overall score was achieved through reverse scoring the fourth question ("I try to keep my life simple, as far as possessions are concerned") and summing up the responses from the nine questions as instructed by Richins (2004).

The MVS-9 is a shortened form of the original 18-item scale developed by Richins and Dawson in 1992. Initially, flaws had been encountered within this original scale, and it had been suggested that a shortened version of the scale be developed to gain more space on a survey. In addition, having fewer questions would decrease the likelihood of the participants deducing the hypothesis in the case of experimental or survey research. Subsequently, a nine, six and three items shortened version of the original measure had been developed, but the nine-item measure performed the best out of the three. Moreover, the internal consistency of the MVS-9 ($\alpha = .93$) outperformed original eighteen item version of the MVS ($\alpha = .82$) (Richins, 2004).

SES- The method used by Griskevicius, Delton, Robertson and Tybur (2011) was adopted in this current study to assess the participants' subjective childhood socioeconomic status. This scale calculates the degree to which the individual encountered economic deficiencies during childhood, as a means of subjectively measuring SES. As can be noted from Appendix D, this scale consists of the following three statements: (a) "My family usually had enough money for things when I was growing up", (b) "I grew up in a relatively wealthy neighbourhood", (c) "I felt relatively wealthy compared to other kids in my school". These statements are rated on a 7-point anchor scale ranging from 1= Strongly disagree to 7= Strongly agree. The scale displays quite a desirable reliability score ($\alpha = .78$). Adler, Epel, Castellazzo, and Ickovics (2000) found that subjective SES is a better measure of one's psychological functioning than is an objective measure of SES.

The present study used a categorisation method similar to that of Griskevicius et al. (2011)'s, who suggest using the median score (see Table 2.) to split the data into high and low SES groups for this particular scale.

Gender- As highlighted in Appendix C, participants were asked to report whether they were male or female, in order to obtain demographic information about their sex. Participants in this current study have been prompted to disclose their gender because previous research has found a significant relationship between gender and materialism (Bakewell and Mitchell, 2003; Tang and Sutarso, 2013; Iqbal and Aslam, 2016; Kamineni, 2005).

Family Structure- The students' childhood family composition was measured using a single self-reported question. As can be seen in Appendix C, participants were asked to report whether they were brought up in a single or two-parent family.

2.3 **Design and Analysis**

The current research employed a cross-sectional, causal-comparative design using quantitative research methods. Participants had been recruited using convenience sampling, snowball sampling and word of mouth. Three predictor variables (PV) had been incorporated into this design (family structure, socioeconomic status and gender). The criterion variable (CV) consisted of the students' materialism level score. Participants' data had been gathered using a self-administered online questionnaire.

IBM SPSS Statistics 24 PC version had been used for analysing of the data in the current study. Primarily, descriptive analyses had been conducted in order to obtain information about the characteristics of the sample such as the mean, median, frequencies, SD and range. As calculated by sample size generator G-Power Software version 3.1, the ideal sample size for multiple regression analysis was estimated at 89.

Hierarchical multiple regression will be performed in order to investigate if the PVs (family structure, SES and gender) predict the CV (overall materialism score), to identify which variable is the strongest predictor of the model and to identify if gender is a mediating variable of materialism.

Subsequently, an independent samples t-test was run to establish if males exhibit materialism scores.

Initially, data for SES will be measured continuously but will then be divided into high and low groups using the median for analysis (see Table 1.).

2.4 **Procedure**

The participants were first introduced to the current study via a link posted on multiple online social networking platforms such as; Facebook group pages, WhatsApp group chats and Twitter groups. The link was also publicly shared by other members of the platform so that the link could be visible to their connections also.

Upon clicking the link, the participants were transferred to an information sheet, which outlined the general nature of the research and invited the students to become volunteers in the study. As can be seen from Appendix A, this page contained information such; time dedication,

inclusion and exclusion determinants, volunteers' rights as well as the advantages of participating in the study.

Individuals who wished to continue into the study were directed to the consent form (consult with Appendix B). Here it was essential for the participants to tick the box if they understood the information sheet and willingly approved of becoming a volunteer in the study. Volunteers were granted sufficient time to decide on their participation as the link remained active for the duration of the researcher's fieldwork.

Upon providing consent and enrolling into the study, the volunteers were asked demographic questions regarding their gender and family structure (see Appendix C). On the following page, they answered questions about their socioeconomic status (see Appendix D). Finally, the participants answered the MVS (Richins, 2004) questions (refer to Appendix E). The true name of this questionnaire was withheld from the participants, with the purpose of reducing social desirability responding. Upon finishing the MVS questions, the volunteers were thanked for their participation and were debriefed.

Results

3.1 Descriptive statistics

Descriptive statistics for continuous variables such as total socioeconomic status (total SES) scores and total materialism (Total_MAT) scores are presented in Table 1. Total SES scores were entered into the analyses in order to categorise the scores into high and low groups using the mean. Preliminary evaluation of the data revealed that both SES and MAT scores were normally distributed with no major outliers present. The slightly elevated SD scores imply that these scores are susceptible to variability. Figure 1 highlights the relatively normal distribution of added materialism scores. Furthermore, frequencies for categorical variables such as Gender, SES and Family Structure are displayed in Table 2.

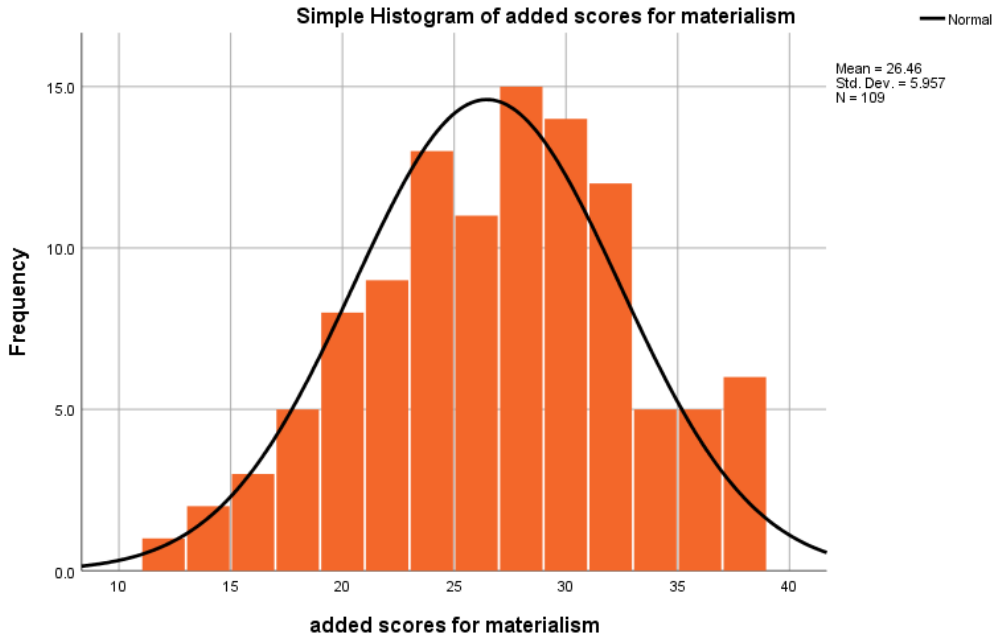


Figure 1. Distribution of Total Materialism scores.

Table 1.

Descriptive statistics for all continuous variables.

	Mean (95% Confidence Intervals)	Std. Error Mean	Median	SD	Range
Total_SES	12.75 (11.95-13.55)	.41	13	4.23	6-18
Total_MAT	26.46 (25.33-27.59)	.57	27	5.96	9-26

Table 2.

Frequencies for the current sample on each demographic variable (N = 109)

Variable	Frequency	Valid Percentage
Gender		
Female	78	71.6
Male	31	28.4
SES		
Low SES (total score < or = 13)	60	55.0
High SES (total score >13)	49	45.0
Family Structure		
Single parent	19	17.4
Two parents	90	82.6

The sample included female (71.6%, *n* = 78) and male (28.4%, *n* = 31) participants.

3.2 **Inferential Statistics**

Hierarchical multiple regression analysis was performed to investigate the potential of gender in predicting materialism scores while subduing the effects of the other PVs (family structure and SES). Preliminary investigations had confirmed that the data was normally distributed and had not violated any assumptions multicollinearity and homoscedasticity, with the exception of slight multicollinearity between family structure and SES ($r = .37$, $p = < .001$). Table 4 displays the correlations between the PVs (Family structure, SES and gender) and the CV (materialism). These associations were rather weak, varying from -.10 to .37. These results reveal that all the PVs apart from gender were associated with the criterion variable.

Firstly, family structure and SES were entered into block 1 of the regression model. This model, however, did not yield statistically significant results $F (2, 106) = 1.58$; $p = .21$ and explained only 2.9% of the variance in materialism scores (consult Table 2 for more details). Subsequently, the last predictor variable (gender) had been added to block 2 of the regression model to identify if it plays a mediating role in the relationship. The inclusion of this variable into the model only justified an additional .3% in the variance and did not produce a statistically significant change (R^2 Change = .003; $F (3, 105) = 1.14$; $p = .34$).Overall, none of the variables in the current regression model made a statistically significant contribution to explaining materialism scores.

Table 3.

Hierarchical Multiple Regression model predicting overall materialism levels.

	R	R^2	R^2 *Change*	*B*	*SE*	*β*	CI 95% (B)
Model 1	*.17*	*.03**	*.03*				
Family structure				-.61	1.61	-.04	-3.80 / 2.57
SES groups				-1.81	1.23	-.15	-4.24 / .62
Model 2	.18	.03*	.003				
Family structure				-.67	1.62	-.04	-3.87 / 2.54
SES groups				-1.82	1.23	-.15	-4.26 / .62
Gender				-.66	1.27	-.05	-3.17 / 1.85

Note. R^2 = R-squared; Ajd R^2 = Adjusted R-squared; β = standardized beta value; B = unstandardized beta value; SE = Standard errors of B; CI 95% (B) = 95% confidence interval for B; N = 109; Statistical significance: *p < .05; **p < .01; ***p < .001

Table 4.

Correlations of the predictor and criterion variables.

Variables	1	2	3	4
1. Total materialism	1			
2. Family structure	-.10	1		
3. SES groups	-.17*	.37*	1	
4. Gender	-.04	-.08	-.04	1

Note. Statistical significance: *$p < .05$; **$p < .01$; ***$p < .001$

Lastly, independent-samples t-test had been performed to identify if mean materialism scores of males were higher than those of females. As can be observed from Table 5, results revealed no significant differences between males (M = 26.84, SD = 6.59) and females (M = 26.31, SD = 5.73; t (107) = 0.08, p = .68, one-tailed) on mean materialism scores. The magnitude of the difference in the means (mean difference = .53, 95% CI: -1.99 to 3.05) was extremely small (Cohen's d = .08). Figure 2 was constructed to portray the differences between males and females on total materialism scores; as can be observed, the differences are indistinguishable to the naked eye.

Table 5.

Group differences between males and females for overall materialism scores.

Variable	Group	N	M	SD	t	d
Gender	Males	31	26.84	6.59	.42	.08
	Females	78	26.31	5.73		

Note. d = Cohen's d and Statistical significance: *$p < .05$

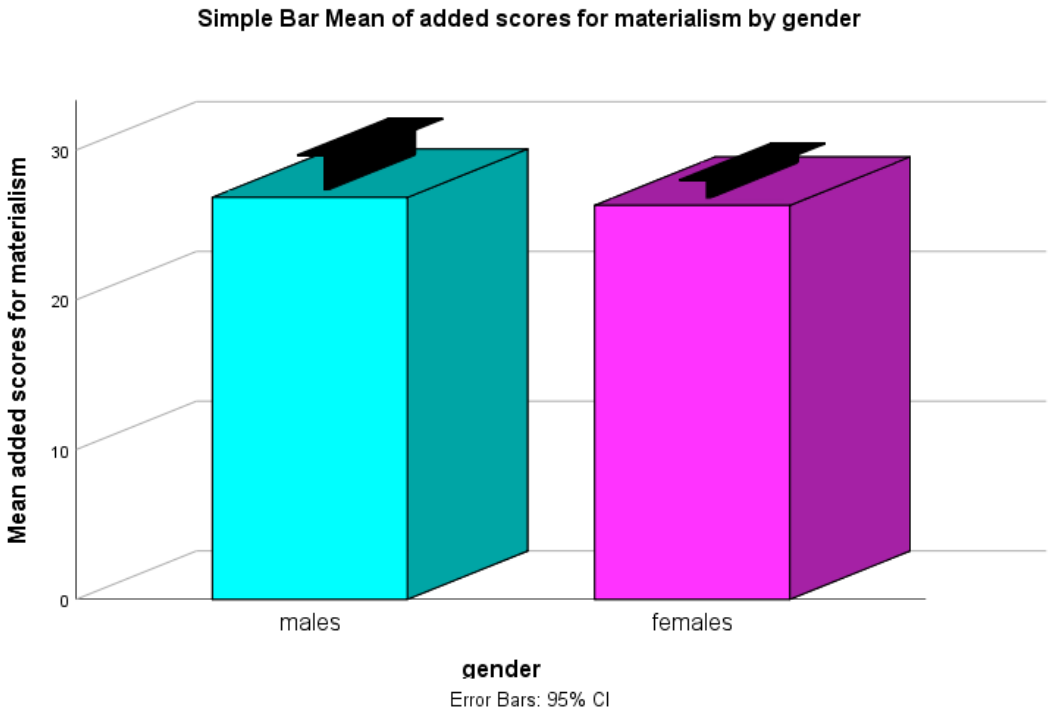


Figure 2. Mean gender differences in total materialism.

Discussion

4.1 Interpretation of findings

From an examination of past literature on materialism and its antecedents, various conclusions were reached: Firstly, that Generation Y is an optimal group for studying materialism on account of their high materialistic levels compared to previous generations.

Secondly, that family structure, socioeconomic status and gender are significant factors associated with materialism with family structure exhibiting the strongest correlation. In addition, gender has been proven to be a mediating factor of materialism.

Lastly, that males report significantly higher materialism scores than females. The current study attempted to build on the existing literature on materialism by investigating the association between demographic (family structure and gender), socioeconomic factors (socioeconomic status) and materialism levels of Generation Y college students while using gender as a mediating factor in the regression model.

Correlations from HMR Analysis revealed that there was a weak, negative relationship between SES and Materialism in that lower SES correlated with higher materialism; however, this result was not statistically significant. This implies that SES is not directly associated with materialism. Moreover, the analysis revealed that SES had a weak to moderate relationship with family structure to the extent that the intact family group correlated with high SES levels. This relationship proved to be significant. This suggests that SES could possibly have a mediating effect on the relationship between family structure and materialism. The finding that high SES is

associated with intact families and low SES with single-parent families is in line with the conclusions of McLanahan (1989) and Goldberg et al. (2003).

The finding of the current study that family structure does not influence materialism is similar to the results of (Moschis, Hosie and Vel, 2009; Duh, 2015). Although previous studies have found a significant association between family structure and materialism (Kasser et al., 2004; Rindfleisch et al., 1997; McLanahan 1989), these were, however, conducted more than a decade ago and more current research (Moschis et al., 2009; Duh, 2015) seem to prove the contrary. This finding gives rise to a need for exploring why there is not an interaction between family structure and materialism in Generation Y college students.

Previous research has criticised single-parent households for the development of materialism in young individuals (Burroughs & Rindfleisch, 1997). This research is, however, relatively outdated and was conducted almost two decades ago. According to this present study, family structure has no impact on the materialistic outcomes of young people. Possible reasons for this might be that perhaps the parenting practices of single parents have changed from two decades ago or that maybe Generation Ys are modelling the values of their peers (Bindah & Othman, 2012) rather than that of their parents, as previous literature implies (Goldgehn, 2004; Hogan, 2003).

Furthermore, family structure did not stand as the strongest predictor of the current study's model. This is in direct opposition to the conclusions of Hill et al. (2001), which argue that one's family upbringing experiences during early years is the strongest factor in shaping future attitudes and behaviours.

Overall, the present study's findings from regression analysis reveal that neither family structure, SES, nor gender were statistically significant predictors of overall materialism levels. Also, the model as a whole did not have the potential to predict materialism in generation Y students. This finding was unsuccessful in validating the first hypothesis, which states that family structure, SES and gender will be significant predictors of materialism and that family structure will exhibit the strongest correlation to materialism. Consequently, the null-hypothesis had been accepted for this first investigation.

The second hypothesis proposed was that gender would act as a mediating factor in the association between family structure, SES and materialism. Results from Hierarchical Multiple Regression analysis revealed that gender did not make a significant contribution to the model when entered into the second block of the regression analysis. This indicates that gender is not a mediating factor between the other predictor variables and the criterion variable. For this reason, the null-hypothesis was accepted for this second hypothesis. This result challenges the conclusion of Tang and Sutarso (2013), which states that gender is a mediator variable of materialism. The study did, however, yield a small sample size, which makes it difficult to generalise to the wider population.

The third hypothesis proposed that males would exhibit higher levels of materialism than females. An independent sample t-test had been performed to identify if a difference in mean scores between males and females on materialism really did exist. Results from this comparison

proved that there was no significant difference between males and females on materialism scores. A graph in Figure 1 was used to illustrate this finding.

This finding is in direct opposition to previous studies that imply significant gender differences in materialism, with males reporting higher scores (Iqbal & Aslam, 2016; Kamineni, 2005; Kasser & Ryan, 1993; Watson, 1998; Goldberg et al., 2003). However, similar to the studies implying a significant difference in family structure on materialism levels, the majority of these gender differences studies are outdated also. Although it must be acknowledged that the one study by Iqbal and Aslam (2016) is relatively current. Kasser (2005) implies that the gender differences, in which males are disproportionally affected, might be due to gender roles in which males were the sole breadwinners of the household and women expected to be preoccupied with caring for the family. A study by Vickery (2006) revealed that men in the past were responsible for buying the luxury, high-status, pricey consumer products, whereas females purchases were rationed and they were only allowed to purchase small ornamental goods for the house (as cited by Segal & Podoshen, 2013).

Evidence shows that in the twentieth century, the emergence of females in the workforce had the biggest influence on gender roles within society. Female roles shifted from an unsalaried caregiver role within the home to obtaining full-time, paid jobs outside the home. This encouraged autonomy and implied that they were no longer financially dependent on their spouses (Lindsey, 2015). Research reports that since this shift, females' levels of fiq11nancial and material security have begun rising and they are even attaining levels that equate to those of men (Hayes, McAllister & Studlar, 2000). In addition, empirical literature highlights that a decrease in the discrepancies between male and female roles are beginning to become increasingly evident (Lueptow, Garovich-Szabo & Lueptow, 2001). This might explain the

corresponding materialism levels between the two genders modern society. This lack of gender differences might also explain why gender was not a significant moderating variable for materialism.

4.2 Limitations, Strengths and Contributions

A major limitation in the study involves an uneven sample size ratio in the gender and family structure variables. There is more than double the number of females than males and almost five times the number of students from two-parent families than from single-parent families. These flaws in methodology could have possibly influenced the results obtained in this current study. A suitable method to confirm this effect on the results would be to obtain a slightly more even sample size and compare the two results.

Furthermore, the Subjective Childhood SES questionnaire (Griskevicius et al., 2011) has its flaws also. The participants' ability to recall events from their past, such as their childhood SES, could have influenced their responses, and consequently, the findings of the study. Due to the correlational nature of this present research, causation cannot be inferred from the results. Moreover, due to the self-reported measures used and the nature of the topic being dealt with, social desirability responding could have affected the results. Although measures had been taken by the researcher to try to combat bias, one cannot be certain that this response bias was not present.

In spite of the limitations of the current study, this research also has many strengths. A significant strength is that the researcher employed most widely used measure of materialism in the literature, which holds strong psychometric properties and is not too extensive lengthwise (Rindfleisch et al., 2008). In addition, like all quantitative studies, this research allowed for an objective, scientific approach to the topic. Furthermore, the reasonable sample size of university students (N= 109) allows for good generalizability of results to this population.

4.3 **Future research and conclusions**

Future research could repeat the current study, while using more efficient sampling methods, to obtain a more even sample size within each group. Also, future studies could mirror this present study but instead use SES as a mediator variable rather than gender.

In conclusion, the present study attempted to add to the existing literature on the antecedents of materialism in Generation Y by investigating the under-researched demographic variable (gender) as a mediator in this widely materialistic cohort. Findings reveal that; family structure, socioeconomic status and gender are not predictors of materialism, that family structure does not hold the strongest influence and that males did not score significantly higher than their counterparts did in this present study.

These findings run contrary to previous research, which states that materialism is highest in low SES males that derive from single-parent households. The current findings could be of interest to policymakers looking to reduce materialism using volunteering interventions in this cohort. The findings imply that policymakers should not only be focusing interventions on low

SES males from lone-parent households but rather on males and females from both family structures, as there is no difference between the groups.

References

Adler, N. E., Epel, E. S., Castellazzo, G., & Ickovics, J. R. (2000). Relationship of subjective and objective social status with psychological and physiological functioning: Preliminary data in healthy, White women. *Health psychology*, *19*(6), 586. doi 10.1037/a0027343

Ahuvia, A. C., & Wong, N. Y. (2002). Personality and values based materialism: Their relationship and origins. *Journal of consumer psychology*, *12*(4), 389-402. Retrieved from https://deepblue.lib.umich.edu/bitstream/handle/2027.42/141942/jcpy389.pdf?sequence=1&isAllowed=y

Bakewell, C., & Mitchell, V. W. (2003). Generation Y female consumer decision-making styles. *International Journal of Retail & Distribution Management*, *31*(2), 95-106. doi: 10.1108/09590550310461994

Bandura, A. (1965). Influence of models' reinforcement contingencies on the acquisition of imitative responses. *Journal of personality and social psychology*, *1*(6), 589. Retrieved from http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.461.6634&rep=rep1&type=pdf

Belk, R. W. (1984). Three scales to measure constructs related to materialism: Reliability, validity, and relationships to measures of happiness. *ACR North American Advances*. Retrieved from http://acrwebsite.org/volumes/6260/volumes/v11/NA-11

Bindah, E. V., & Othman, M. N. (2012). The effect of peer communication influence on the development of materialistic values among young urban adult consumers. *International Business Research*, *5*(3), 2-15. Retrieved from http://dx.doi.org/10.5539/ibr.v5n3p2

Burroughs, J. E., & Rindfleisch, A. (1997). Materialism as a coping mechanism: An inquiry into family disruption. *ACR North American Advances*. Retrieved from: http://acrwebsite.org/volumes/8017/volumes/v24/NA-24

Chan, K. (2003). Materialism among Chinese children in Hong Kong. *Young Consumers*, *4*(4), 47-61. Retrieved from https://repository.hkbu.edu.hk/cgi/viewcontent.cgi?article=1154&context=coms_ja

Chan, K., & Prendergast, G. (2007). Materialism and social comparison among adolescents. *Social Behavior and Personality: an international journal*, *35*(2), 213-228. Retrieved from https://repository.hkbu.edu.hk/cgi/viewcontent.cgi?referer=https://scholar.google.com/&httpsredir=1&article=1146&context=coms_ja

Degner, J., & Dalege, J. (2013). The apple does not fall far from the tree, or does it? A meta-analysis of parent–child similarity in intergroup attitudes. *Psychological bulletin*, *139*(6), 1270. doi: 10.1037/a0031436

Dittmar, H. (2005). Compulsive buying–a growing concern? An examination of gender, age, and endorsement of materialistic values as predictors. *British Journal of Psychology*, *96*(4), 467-491. doi: 10.1348/000712605X53533

Dittmar, H., Bond, R., Hurst, M., & Kasser, T. (2014). The relationship between materialism and personal well-being: A meta-analysis. *Journal of personality and social psychology*, *107*(5), 879. Retrieved from https://www.researchgate.net/profile/Helga_Dittmar/publication/267743492_The_Relationship_Between_Materialism_and_Personal_Well-Being_A_Meta-Analysis/links/5481ea260cf2e5f7ceaaae68.pdf

Donnelly, G. E., Ksendzova, M., Howell, R. T., Vohs, K. D., & Baumeister, R. F. (2016). Buying to blunt negative feelings: Materialistic escape from the self. *Review of General Psychology*, *20*(3), 272. Retrieved from https://journals.sagepub.com/doi/pdf/10.1037/gpr0000078

Duh, H. (2015). Testing three materialism life-course theories in South Africa. *International Journal of Emerging Markets*, *10*(4), 747-764. doi: 10.1108/IJoEM-02-2013-033

Elder, G. H., Johnson, M. K., & Crosnoe, R. (2003). The emergence and development of life course theory. *Handbook of the life course*, 3-19. Retrieved from https://biblio.csusm.edu/sites/default/files/reserves/ch1_handbook_of_the_life_course_p.3-19.pdf

Ger, G., & Belk, R. W. (1996). Cross cultural differences in materialism. *Journal of economic psychology*, *17*(1), 55-77. Retrieved from http://dspace.bilkent.edu.tr/bitstream/handle/11693/10775/10.1016-0167-4870%2895%2900035-6.pdf?sequence=1&isAllowed=y

Goldberg, M. E., Gorn, G. J., Peracchio, L. A., & Bamossy, G. (2003). Understanding materialism among youth. *Journal of consumer psychology*, *13*(3), 278-288. Retrieved from https://s3.amazonaws.com/academia.edu.documents/50493246/s15327663jcp1303_0920161122-25051reze5f.pdf?AWSAccessKeyId=AKIAIWOWYYGZ2Y53UL3A&Expires=1553193237&Signature=IbZlHWzYW7Sz6p52SU0vfgYs9EY%3D&response-content-disposition=inline%3B%20filename%3DUnderstanding_Materialism_Among_Youth.pdf

Goldgehn, L. A. (2004). Generation who, what, Y? What you need to know about Generation Y. *International Journal of Educational Advancement*, *5*(1), 24-34. Retrieved from https://link.springer.com/content/pdf/10.1057/palgrave.ijea.2140202.pdf

Griskevicius, V., Ackerman, J. M., Cantú, S. M., Delton, A. W., Robertson, T. E., Simpson, J. A., ... & Tybur, J. M. (2013). When the economy falters, do people spend or save? Responses to resource scarcity depend on childhood environments. *Psychological science*, *24*(2), 197-205. doi: 10.1177/0956797612451471

Griskevicius, V., Delton, A. W., Robertson, T. E., & Tybur, J. M. (2011). Environmental contingency in life history strategies: the influence of mortality and socioeconomic status on reproductive timing. *Journal of personality and social psychology*, *100*(2), 241. doi: 10.1037/a0021082

Gudmunson, C. G., & Danes, S. M. (2011). Family financial socialization: Theory and critical review. *Journal of family and economic issues*, *32*(4), 644-667. doi: 10.1007/s10834-011-9275-y

Haddon, L. (2000). Social exclusion and information and communication technologies: Lessons from studies of single parents and the young elderly. *New media & society*, *2*(4), 387-406. DOI: 10.1177/14614448000020040 01%20

Hayes, B. C., McAllister, I., & Studlar, D. T. (2000). Gender, postmaterialism, and feminism in comparative perspective. *International Political Science Review*, *21*(4), 425-439.

Hill, M. S., Yeung, W. J. J., & Duncan, G. J. (2001). Childhood family structure and young adult behaviors. *Journal of Population Economics*, *14*(2), 271-299. Retrieved from: https://www.researchgate.net/profile/Martha_Hill/publication/30842674_Childhood_fami

ly_structure_and_young_adult_behaviors/links/554979640cf2ebfd8e3b06f3/Childhood-family-structure-and-young-adult-behaviors.pdf

Hogan, P. (2003). How to make personal finance connect with young adults. *The AAII Journal*, *25*(3), 33-35. Retrieved from http://hoganfinancial.com/wp-content/uploads/2017/03/How-to-Make-Personal-Finance-Connect-With-You.pdf

Iqbal, N., & Aslam, N. (2016). Materialism, Depression, and Compulsive Buying among University Students. *The International Journal of Indian Psychology, Volume 3, Issue 2, No. 6*, 91.

Jaspers, E., Lubbers, M., & de Vries, J. (2008). Parents, children and the distance between them: long term socialization effects in the Netherlands. *Journal of Comparative Family Studies*, 39-58. Retrieved from https://repository.ubn.ru.nl/bitstream/handle/2066/73519/73519.pdf

Kamineni, R. (2005). Influence of materialism, gender and nationality on consumer brand perceptions. *Journal of Targeting, Measurement and Analysis for Marketing*, *14*(1), 25-32.

Karabati, S., & Cemalcilar, Z. (2010). Values, materialism, and well-being: A study with Turkish university students. *Journal of Economic Psychology*, *31*(4), 624-633. doi:10.1016/j.joep.2010.04.007

Kasser, T. (2005). Frugality, generosity, and materialism in children and adolescents. In *What do children need to flourish?* (pp. 357-373). Springer, Boston, MA. Retrieved from https://pdfs.semanticscholar.org/97ee/d8bb2d0b37bac056320a31f412543bbc8723.pdf

Kasser, T. E., & Kanner, A. D. (2004). *Psychology and consumer culture: The struggle for a good life in a materialistic world*. American Psychological Association.

Kasser, T., & Ahuvia, A. (2002). Materialistic values and well-being in business students. *European Journal of Social Psychology*, *32*(1), 137-146. doi: 10.1002/ejsp.85

Kasser, T., & Ryan, R. M. (1993). A dark side of the American dream: Correlates of financial success as a central life aspiration. Journal of Personality and Social Psychology, 65, 410-422. doi: 10.1037/0022-3514.65.2.410

Kasser, T., Ryan, R. M., Couchman, C. E., & Sheldon, K. M. (2004). Materialistic values: Their causes and consequences. *Psychology and consumer culture: The struggle for a good life in a materialistic world*, *1*(2), 11-28. Retrieved from https://www.yutorah.org/_cdn/_materials/PDF-503648.pdf

Kasser, T., Ryan, R. M., Zax, M., & Sameroff, A. J. (1995). The relations of maternal and social environments to late adolescents' materialistic and prosocial values. *Developmental psychology*, *31*(6), 907. doi: 10.1037/0012-1649.31.6.907

Larsen, V., Sirgy, M. J., & Wright, N. D. (1999). Materialism: The Construct, Measures, Antecedents, and Consequences. *Academy of Marketing Studies Journal*, *3*(2), 78. Retrieved from https://www.researchgate.net/profile/Newell_Wright/publication/309076034_Materialism_The_construct_measures_antecedents_and_consequences/links/5818ec4308ae1f34d24aafec/Materialism-The-construct-measures-antecedents-and-consequences.pdf

Lim, S. X. C. (2016). Using the Implicit Relational Assesment Procedure (IRAP): Implicit Attitudes and Materialism. Retrieved from https://researchcommons.waikato.ac.nz/bitstream/handle/10289/10910/thesis.pdf?sequence=3

Limbu, Y. B., Huhmann, B. A., & Xu, B. (2012). Are college students at greater risk of credit card abuse? Age, gender, materialism and parental influence on consumer response to credit cards. *Journal of Financial Services Marketing*, *17*(2), 148-162. Retrieved from https://www.researchgate.net/profile/Bruce_Huhmann/publication/263325799

Lindsey, L. L. (2015). *Gender roles: A sociological perspective*. Routledge.

Lueptow, L. B., Garovich-Szabo, L., & Lueptow, M. B. (2001). Social change and the persistence of sex typing: 1974–1997. *Social Forces*, *80*(1), 1-36.

McCrindle, M. (2003). Understanding generation Y. *Principal Matters*, (55), 28.

Mitchell, V. W., & Walsh, G. (2004). Gender differences in German consumer decision-making styles. *Journal of Consumer Behaviour: An International Research Review*, *3*(4), 331-346. doi 10.1002/cb.146

Moschis, G. P., Hosie, P., & Vel, P. (2009). Effects of family structure and socialization on materialism: A life course study in Malaysia. Retrieved from https://ro.uow.edu.au/cgi/viewcontent.cgi?article=1038&context=dubaipapers

Moschis, G. P., Mathur, A., Fatt, C. K., & Pizzutti, C. (2013). Effects of family structure on materialism and compulsive consumption: A life course study in Brazil. *Journal of Research for Consumers*, *23*(4), 66-96.

Norum, P. S. (2008). Student internet purchases. *Family and Consumer Sciences Research Journal*, *36*(4), 373-388.

Park, H. J., Rabolt, N. J., & Sook Jeon, K. (2008). Purchasing global luxury brands among young Korean consumers. *Journal of Fashion Marketing and Management: An International Journal*, *12*(2), 244-259. DOI 10.1108/13612020810874917

Pieters, R. (2013). Bidirectional dynamics of materialism and loneliness: Not just a vicious cycle. *Journal of Consumer Research*, *40*(4), 615-631.

Richins, M. L. (2004). The material values scale: Measurement properties and development of a short form. *Journal of consumer Research*, *31*(1), 209-219. Retrieved from https://www.researchgate.net/profile/Marsha_Richins/publication/270647957_The_Material_Values_Scale_A_Re-inquiry_into_Its_Measurement_Properties_and_the_Development_of_a_Short_Form/links/55c0f61108aed621de153c3a/The-Material-Values-Scale-A-Re-inquiry-into-Its-Measurement-Properties-and-the-Development-of-a-Short-Form.pdf

Richins, M. L., & Dawson, S. (1992). A consumer values orientation for materialism and its measurement: Scale development and validation. *Journal of consumer research*, *19*(3), 303-316.

Rindfleisch, A., Burroughs, J. E., & Denton, F. (1997). Family structure, materialism, and compulsive consumption. *Journal of consumer research*, *23*(4), 312-325.

Rindfleisch, A., Burroughs, J. E., & Wong, N. (2008). The safety of objects: Materialism, existential insecurity, and brand connection. *Journal of Consumer Research*, *36*(1), 1-16.

Roberts, J. A., & Jones, E. (2001). Money attitudes, credit card use, and compulsive buying among American college students. *Journal of consumer affairs*, *35*(2), 213-240.

Saad, G. (2011). *The Consuming Instinct: What Juicy Burgers, Ferraris, Pornography, and Gift Giving Reveal About Human Nature*. Prometheus Books.

Segal, B., & Podoshen, J. S. (2013). An examination of materialism, conspicuous consumption and gender differences. *International Journal of Consumer Studies*, *37*(2), 189-198. doi: 10.1111/j.1470-6431.2012.01099.x

Shrum, L. J., Lee, J., Burroughs, J. E., & Rindfleisch, A. (2011). An online process model of second-order cultivation effects: How television cultivates materialism and its consequences for life satisfaction. *Human Communication Research*, *37*(1), 34-57.

Solomo, M., Bamossy, G., Askegaard, S. & Hogg, M. K. (2006). Consumer Behaviour: A European perspective. (3). Harlow: Pearson Education.

Stack, S. (1998). Marriage, family and loneliness: A cross-national study. *Sociological perspectives*, *41*(2), 415-432.

Tang, T. L. P., & Sutarso, T. (2013). Falling or not falling into temptation? Multiple faces of temptation, monetary intelligence, and unethical intentions across gender. *Journal of Business Ethics*, *116*(3), 529-552.

Watson, J. J. (1998). Materialism and debt: A study of current attitudes and behaviors. *Advanced Consumer Research North American Advances, 25*(1), 203-207. Retrieved from: http://acrwebsite.org/volumes/8153/volumes/v25/NA-25

Yurchisin, J., & Johnson, K. K. (2004). Compulsive buying behavior and its relationship to perceived social status associated with buying, materialism, self-esteem, and apparel-product involvement. *Family and Consumer Sciences Research Journal*, *32*(3), 291-314.

Appendices

Appendix A. Information Sheet

WHAT WILL HAPPEN?

Once you have read this information sheet and ticked the box in the consent form, agreeing to volunteer in the study you will start the questionnaires. You will be asked to complete two short questionnaires, which should take no longer than 5-6 minutes to complete. There will be no questions asking you for personal information such as your name or email address, therefore, your responses will not be identifiable. Upon completion of the questionnaires, if you wish for your responses to be entered into the study you will click the 'Submit' button. This information will be anonymously stored in a safe place for me to use in analysis and will be securely destroyed after I complete the project.

INCLUSION CRITERIA

In order to participate in the current study you must meet the following criteria:

-The volunteer must be between 18-36 years of age.

-You must be a student attending Higher or further education.

-You should be fluent in English.

EXCLUSION CRITERIA

- Students raised in neither a one-parent nor a two-parent family.
- Individuals under the age of 18.
- Individuals that do not attend higher or further education.

PARTICIPANTS' RIGHTS

Your participation in this study is completely voluntary. Your responses will remain anonymous. This means that the responses you provide will be unidentifiable between the mass sets of data. You will be provided with plenty of time to decide if you wish to volunteer in the study. You do not have to remain in the study until the end if they do not wish to. If at any point you decide to withdraw from the study you may do so without any penalty by exiting out of the questionnaire. You are unable to retract your responses once the 'Sumbit' button is clicked as this data is not linked to any of your personal information. Participants can request a copy of the study's results from the researcher if they wish to know this information.

POSSIBLE RISKS/ BENEFITS

Partaking in this study is completely unforced and for this reason, no incentives will be given for involvement.

The topics being discussed in this research may be emotionally upsetting for some individuals. I can advise those who consider themselves susceptible to negative emotions triggered by the topics being dealt with in this study, to reconsider their participation. If you decide to participate

in the study and complete the questionnaires, your responses will be anonymous and no person will be able to identify your responses amongst the mass data sets.

CONFIDENTIALITY/ANONYMITY

Personal information such as your name or email will not be requested; therefore, your data will remain unidentifiable. Upon the completion of this research, the researcher is required to hold on to your generated data until the completion of the project whereby it will be securely discarded of.

ADDITIONAL INFORMATION

If you have any questions regarding this study please do not hesitate to contact me through the below email address: x16472374@student.ncirl.ie

My supervisor is also available to answer any of your questions through the following email address: april.hargreaves@ncirl.ie

Appendix B. Consent Form.

- I understand that Alexandra Chircu, an undergraduate psychology student at the National College of Ireland, is carrying out the following research.

-I am mindful that I can refuse participation in this study or retreat from the study at any point I wish.

-The researcher has explained the nature of this research to me and I willingly approve to participate in this study.

-Due to the nature of this research, certain risks and/or distresses may possibly arise at a certain point in the study.

-Despite the minute risks associated with this research, I understand what will be assessed.

- I understand that all participants' data are handled privately. Once all the data have been evaluated and formed into a research report it will be presented to the Psychology Department in the National College of Ireland for further evaluation. Participants' names will not be associated with their data; therefore at no point will participants' data be identifiable.

-I have been granted enough time to decide on my participation in this study.

- I am aware of my entitlement to withdraw from the study at whatever time I wish. I am also aware that once I complete the questionnaire, I cannot withdraw my data from the study, as it will not be distinguishable from other participants' data.

- I have been provided with the contact details of the researcher in the case of any uncertainties I may have regarding this research.

-I declare that I am between 18-36 years of age.

-I declare that I have read and understood both the information letter and the consent form carefully.

Please thick the box if you have read and understood the above information and if you provide your consent to proceed into the study.

Appendix C. Demographic questions

You will now be asked about your gender and childhood upbringing. For each question, please choose the option that best applies to you.

I am: *

- [ ] Male
- [ ] Female

I have been raised by: *

- [ ] One parent
- [ ] Two parents

Appendix D. Subjective childhood SES (Griskevicius, Delton, Robertson & Tybur, 2011)

1. My family usually had enough money for things when I was growing up.

	1	2	3	4	5	6	7	
Strongly Disagree	○	○	○	○	○	○	○	Strongly Agree

2. I grew up in a relatively wealthy neighbourhood.

	1	2	3	4	5	6	7	
Strongly Disagree	○	○	○	○	○	○	○	Strongly Agree

3. I felt relatively wealthy compared to other kids in my school.

	1	2	3	4	5	6	7	
Strongly Disagree	○	○	○	○	○	○	○	Strongly Agree

Appendix E. Richins (2004) Material Values Scale - 9

1. I admire people who own expensive homes, cars, and clothes.

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

2. The things I own say a lot about how well I'm doing in life.

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

3. I like to own things that impress people.

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

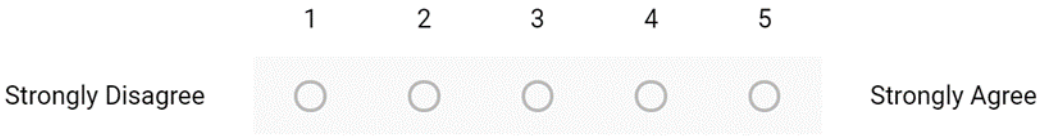
4. I try to keep my life simple, as far as possessions are concerned. **(R)**

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

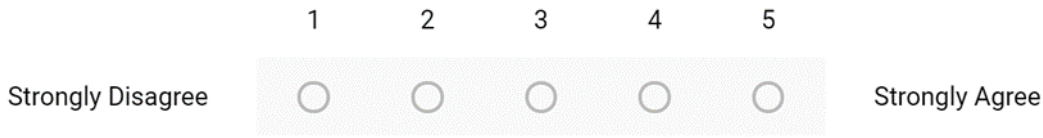
5. Buying things gives me a lot of pleasure.

	1	2	3	4	5	
Strongly Disagree	○	○	○	○	○	Strongly Agree

6. I like a lot of luxury in my life.



7. My life would be better if I owned certain things I don't have.



8. I'd be happier if I could afford to buy more things.

9. It sometimes bothers me quite a bit that I can't afford to buy all the things I'd like.