SIMILARITIES AND DISSIMILARITIES IN THE PHENOMENOLOGY OF MATERIALISM AND SPIRITUALITY IN RELATIONSHIP TO MONEY

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Approval of the Dissertation

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This dissertation by Thomas Conte Manheim has been approved by the committee members below, who recommend it be accepted by the faculty of Saybrook Graduate School and Research Center in partial fulfillment of requirements for the degree of

Doctor of Philosophy in Psychology

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Abstract

SIMILARITIES AND DISSIMILARITIES IN THE PHENOMENOLOGY
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The primary purpose of this dissertation was to examine the similarities and dissimilarities in the phenomenology of materialism and spirituality in relationship to money. This research examined whether individuals of faith-based sites score high on spirituality and low on materialism and whether individuals of secular sites score low on spirituality and high on materialism, as well as differences across sites. Empirical studies on materialism showed a negative correlation between materialism and life satisfaction, a positive correlation with psychological tension, and that individuals with spiritual connections to God/higher-self experienced life fulfillment. A secondary purpose was to explore the spiritual use of money, in which individuals engage in both service to humanity and responsible actions with money.

Participants included 87 individuals (51 from faith-based sites and 36 from secular sites) and data were collected through a sequential mixed-method (quantitative-qualitative) design. Data were collected using the Material Values Scale, Expression of Spirituality Inventory, and a demographic questionnaire. The top 15% of high scorers ($n = 12$) in each category (spirituality $n = 6$, and materialism $n = 6$) were invited to participate in an interview, focused on the participants' lived experiences of money and spirituality.

The researcher and co-rater, utilizing a seven-step procedure, analyzed the data, which resulted in 13 higher-ordered themes. The most central themes were that the discovery of a higher self affects spiritual use of money and that money confers status, yet may not increase satisfaction. Overall, individuals from secular sites were less spiritual and more materialistic. Significant findings were that participants struggled with maintaining a balance between the opposites of materialism and spirituality, fear of poverty kept participants centered in a material lifestyle, and a group of participants was identified as being caught between desiring material comforts and the spiritual rewards of fulfillment found in service.

Knowledge of why individuals emphasize either material self-oriented use of money or collective service may contribute to further understanding of individuals' behaviors in general. Finally, this research speaks to the importance of studying the relationship between spirituality and materialism as a means to determine how individuals can achieve a balance in their lives.

DEDICATION

I dedicate this dissertation to those individuals who have financial challenges, for whom I am asking for divine knowledge and guidance. "May the forces of light illuminate the 'science of world finances.' May the 'spirit of good will' guide humanity in recognizing and honoring the 'divine nature of money'" (Bailey, 1942, p. 192).

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Thank you to those individuals at both the faith-based and secular sites, for setting up the data collection for me.

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CHAPTER 1

INTRODUCTION

Although teachings on the spiritual use of money have been in existence for approximately 2000 years, detailed instruction within church doctrine on how individuals should apply the teachings seldom appears (Marber, 2003). The United States, in particular, has seen a significant drift away from the original spiritual purpose of money, which has in past religious contexts been defined as a reflection of one’s relationship with God. The literature presented explores this relationship, beginning with the Protestant Reformation, and follows the history of individuals’ relationships with money through the formulation of the Protestant Work Ethic (PWE).

With the emergence of the PWE over the last several hundred years, individuals have moved away from the purpose of work as honoring God and the use of money to serve God. Instead, many follow a belief system that money earned from working should be used to provide for their desires. By transferring their faith from God to money, many U.S. citizens have been unable to achieve fulfillment and have fallen into unhappiness and despair (Myers, 2000).

Research on intrinsic spiritual values suggests that such values may provide a positive solution to the problems of materialism (Grouzet et al., 2005; Kasser, 2002). The need exists for alternatives to materialism that can provide individuals with increased fulfillment and well-being. A pilot study conducted by Manheim (2006) suggested that spiritual individuals might use money for prosocial causes to a slightly higher degree than material individuals.

The proposed research follows from the pilot study and explores the relationship between spirituality and materialism. Specifically, the study seeks to better understand the motives, values, and behaviors of individuals who are highly materialistic and those who are highly spiritual.

Purpose

The ultimate purpose of the study is to contribute to the literature by improving our understanding of why some individuals who are members of religious, faith-based communities are oriented toward spiritual development, and individuals who are members of secular organizations/groups either use their money for spiritual purposes to varying degrees if at all. The more immediate purpose of the research is to provide a better understanding of the similarities and differences in the phenomenology of highly spiritual individuals versus highly materialistic individuals. The literature review demonstrates that many U.S. citizens, despite believing that they are religious and spiritual, are very materialistic and that most individuals who center their focus on materialism experience less life satisfaction than those who do not. The purpose of this study, therefore, is to examine how people's level of materialism and spirituality influence their relationship to money.

Operationalization of the Study

The study examines the similarities and differences in the phenomenology of materialism and spirituality in relationship to money. Qualitative measures were utilized to identify high scorers on spirituality and low scorers on materialism, as well as low scorers on spirituality and high scorers on materialism. A target population of participants in various religious, faith-based communities, along with secular organizations/groups, was surveyed for materialism and spirituality. A quantitative survey questionnaire was utilized initially to prescreen participants for both materialism and spirituality. High scorers from the two groups then became the emphasis of the primary study, which utilized in-depth qualitative interviews. These interviews were used to explore further the participants' lived experience of materialism and spirituality in relationship to money.

For the qualitative interviews, the participants were those individuals who endorsed materialism the most and those who endorsed spirituality the most, as compared to the total number of participants. The participants who displayed materialistic or spiritual qualities came from both faith-based communities and secular organizations/groups. The highest scorers from the combined participants (top 15%) in each of the categories (materialism and spirituality) who expressed a willingness to participate further in the study were interviewed.

Data were collected using an in-depth qualitative interview. Analysis of the quantitative data utilized ANOVA, which was used to provide a further examination of the differences between the groups (faith-based and secular) on one or more variables. The study utilized quantitative data to determine the high scorers in each of the two categories, and then utilized qualitative data to analyze and draw conclusions. Because there are no known empirical studies that compare spirituality and materialism, the present study may serve to stimulate further research in this area.

Research Questions

The research questions that guide the study are:

1. Do individuals of "faith-based" communities score high on spirituality and low on materialism?

2. Do individuals of “secular” organizations score low on spirituality and high on materialism?

3. What are the phenomenological differences in the relationship to money between high scorers on materialism and high scorers on spirituality?

The two hypotheses, which pertain primarily to the quantitative questionnaire, are: (1) those who score high on spirituality will score low on materialism, and (2) those that score low on spirituality will score high on materialism.

Statement of the Problem and Rationale

Empirical studies conducted on materialistic personality traits (Belk, 1984, 1985) and materialistic values (Richins & Dawson, 1992) have generally shown a negative correlation between such values and life satisfaction and that there is a tendency toward a positive correlation with anxiety, depression, and neuroticism (Burroughs & Rindfleisch, 2002). Nevertheless, a central value prevalent among many U.S. citizens is the belief that materialistic consumption will strongly increase the likelihood, if not lead to life satisfaction (Belk, 1985; Kahneman, Drueger, Schkade, Schwarz, & Stone, 2006; Kasser & Ryan, 1993; Richins & Dawson, 1992).

Burroughs and Rindfleisch (2002) conducted an empirical study that validated previous research that found that high levels of material values might be negatively associated with subjective well-being. Utilizing values theory, the researchers examined the relationship between material values and other life values as a means to determine why materialism is antithetical to well-being. The results suggested that collective-oriented values (a significant component of many spiritual belief systems) conflict with materialism; however, little conflict exists for individuals with low levels of collectivism/spirituality (see Appendix A for a comparison of findings from studies on materialistic values orientation).

Limitations of the Study

Researcher's Bias Statement

As the researcher, I acknowledge my bias from having worked for 18 years as a senior vice president managing people's money. The bias originates with the average client profile, which, among other qualities, includes being resource rich. The majority of those clients also displayed materialistic behaviors, attitudes, and values. I am further biased by my knowledge of the financial markets. As suggested by the review of the literature and supported by my previous experience as a senior vice president of investments, generally the majority of these resource-rich individuals oriented their lives toward money and seemed to be dissatisfied with not achieving fulfillment. Upon reflection, it now appears that I had preconceived notions about the meaning that money holds in individuals' lives. An example of this bias is that if individuals do not use money in alignment with their own higher-self (service), they might be less satisfied with the outcome of their lives. The volatility of the markets and need to outperform the stock market returns and the majority of money managers against whom I competed added to my bias. My movement away from orienting my life toward money began after having worked 10 years as senior vice president of investments, when I began going to school at night to earn my masters of psychology in counseling. I realize my own bias toward individuals who may not share my ideals regarding the meaning that money holds in their lives. I understand now that my movement toward spirituality and what appear to be opposite views on the use of money transpired upon witnessing my son's near-fatal bicycle accident nine years ago. Based upon these prior experiences, I am aware that as a researcher, I may carry into the study preconceived ideas about how individuals use money.

I also acknowledge that I conducted this examination with other known biases. I am a Caucasian of European descent, with limited multicultural experience. I approached this study from the perspective of a U.S. citizen, living among middle- to upper middle-class individuals, and with Protestant, Jewish, and Catholic ancestors from Italy and Germany, who were influenced by the PWE. I am aware that my beliefs regarding spirituality and materialism may cause some difficulty in viewing the phenomenon of interest from a neutral position.

I took steps to eliminate or reduce the impact of these known biases by reminding myself, prior to and during the interviews, of these biases and holding the tension between them and the opposite position. In this way, I utilized these biases to approach the interviews with greater neutrality, with each participant's experience of the phenomenon appearing new and of interest to me. I also secured the services of a second rater to analyze and draw separate outcomes from the data collected from participants. This allowed for a better comparison and mutually agreed-upon conclusions to the findings, further reducing bias and increasing reliability.

Demographic Limitations

The study was limited to individuals from faith-based communities and secular organizations within a 25-mile area of the researcher's office and home (San Diego). In fact, all but two of the five combined sites were within 5 miles of the researcher. By limiting the study to the area within the close proximity to the researcher, the socioeconomic status (SES) and ethnicity of the participants tended to be skewed toward middle class or higher and Caucasian in ethnicity. Thus, the results may differ from similar studies conducted with target populations of other various groups in different geographical areas or in religious communities in which the orientation is toward the spiritual development of the members.

Definition of Terms

Intrinsic motives are rooted in needs for personal growth, self-actualization, and satisfying relationships (Tatzel, 2003). Intrinsic orientation in relationship to religion and or spirituality is a belief and practice in which the goal of worship is related to greater well-being, more realistic and effective coping, and more appropriate social behavior (Paloutzian & Park, 2005).

Extrinsic pursuits are primarily concerned with deriving a reward or social praise, serve as a means to an end or compensate for problems in need satisfaction, and are less likely to be inherently satisfying (Grouzet et al., 2005). Extrinsic goals are represented by financial success, image, and popularity (Deci & Ryan, 2000; Kasser, 2002).

Fundamentalism is best defined as:

> the belief that there is one set of religious teachings that clearly contains the fundamental, basic, intrinsic, essential, inerrant truth about humanity and deity; that this essential truth is fundamentally opposed by forces of evil which must be vigorously fought; that this truth must be followed today according to the fundamental, unchangeable practices of the past; and that those who believe and follow these fundamental teachings have a special relationship with the deity. (Altemeyer & Hunsberger, 1992, as cited in Spilka, Hood, Hunsberger, & Gorsuch, 2003, p. 466)

Materialism is "the importance a consumer attaches to worldly possessions. At the highest levels of materialism, possessions assume a central place in a person's life and are believed to provide the greatest sources of satisfaction and dissatisfaction" (Belk, 1984, p. 291).

Religion is "a system of beliefs in divine or superhuman power, and practices of worship or other rituals directed toward such a power" (Argyle & Beit-Hallahmi, as cited in Fontana, 2003, p. 7). Religion, unlike spirituality, pertains to social belonging, an organized gathering of individuals around a central belief, practice, and ritual (usually in text), operating according to specific guidelines of its historical tradition. As defined by Krippner, Jaeger, and Faith (2001), religion is adherence to an organized system of beliefs about the divine, along with the observance of rituals, rites, the following of text, and meeting the requirements of an organized system of beliefs.

According to Emmons (as cited in Csikszentmihalyi & Csikszentmihalyi, 2006), "Religion is a broader concept than spirituality, since religion may involve more than a search for the sacred. Religion may . . . be a route toward intimacy, meaning, status, comfort, or a variety of other strivings" (p. 94). Emmons (as cited in Csikszentmihalyi & Csikszentmihalyi, 2006) collected definitions of religions from several sources. Definitions included "a covenant faith community with teachings and narratives that enhance the search for the sacred and encourage" (Dollahite, 1998, as cited in Csikszentmihalyi & Csikszentmihalyi, 2006, p. 64) and "sets of beliefs, symbols, and practices about the reality of superempirical orders that make claims to organize and guide human life" (Smith, 2003, as cited in Csikszentmihalyi & Csikszentmihalyi, 2006, p. 64).

Spirituality, as defined by Krippner et al. (2001), is the individual's focus on and connectedness, reverence, and openness to something of significance believed to be beyond one's individual existence. Spirituality is associated with the private realm of thought and experience. Pargament (1999, as cited in Hill et al., 2000) stated, "The term spiritual is increasingly reserved for the loftier/functional side of life. Religion, in contrast, is now more often identified with rigid, or formally structured, religious institutions that often are perceived to restrict or inhibit human potential" (p. 60). Emmons (1992) stated, "Spirituality is typically defined quite broadly, with the term encompassing a search for meaning, for unity, for connectedness, for transcendence, for the highest of human potential" (p. 92). Zinnbauer et al. (1997) defined spirituality as "the human response to God's gracious call to a relationship with himself; a subjective experience of the sacred; and, that vast realm of human potential dealing with ultimate purposes, with higher entities, with God, with love, with compassion, with purpose" (p. 550). Finally, Martin and Carlson (1998) stated, "Spirituality is a process by which individuals recognize the importance of orienting their lives to something nonmaterial that is beyond or larger than themselves . . . so that there is an acknowledgment of and at least some dependence upon a higher power, or Spirit" (p. 59).

Values are defined by Rokeach (1973) as "abstract ideals, positive or negative, not tied to any specific object or situation, representing a person's beliefs about modes of conduct and ideal terminal goals . . . global beliefs that transcendentally guide actions and judgments across specific objects and situations" (p. 72).

Well-being, life satisfaction, and *fulfillment, f*or the purpose of this study, will be used synonymously. Subjective well-being often is assessed as happiness and life satisfaction in empirical research studies (Myers, 2000). Well-being is defined by social scientists as a state of mind, "a pervasive sense that life is good . . . fulfilling, meaningful, and pleasant" (Myers, 1990, p. 23). Wilson (1960, as cited in La Barbera & Gurhan, 1997) postulated that the "satisfaction of needs causes happiness" (p. 73), and Tatzel (2003) viewed the sources of life satisfaction and fulfillment as existing in personality; culture; marriage, friendship, and faith; family and work; and education.

CHAPTER 2

REVIEW OF THE LITERATURE

This review presents the literature relevant to the similarities and dissimilarities in the phenomenology of materialism and spirituality, beginning with the literature on the psychology of materialism, followed by the psychology of spirituality. The focus then turns to religion and money, the potential relationship between materialism and spirituality, and the philosophical significance of money. Each topic is discussed relative to its history and empirical findings.

Psychology of Materialism

History

Research indicates that materialism appears to be one of the most significant causes of lack of fulfillment. Despite the fact that many individuals in the United States owns a telephone, television set, and automobile and has plumbing, heat, and air conditioning, overall, U.S. citizens are still not as fulfilled in the post-modern industrial period as they were in the industrial period (U.S. Census Bureau, 2001). During the industrial period, these comforts were not viewed as essentials, but seen as luxuries, and life satisfaction was derived more from family and religious values (Stearns, 2001). Through the accumulation of possessions, as well as new gadgets and technology that had become available to them for the first time, U.S. citizens hoped to derive fulfillment.

Nevertheless, despite the belief of some individuals that one can become fulfilled by acquisition and consumption of material items, the majority of U.S. citizens have experienced little increase in fulfillment over the last five decades and many are, in fact, slightly less satisfied (Diener & Fujita, 1996; Kasser, 2002; Niemi, Mueller, & Smith, 1989). In other words, once those possessions were accumulated, many individuals did not achieve the desired result and remained unfulfilled, as well as dissatisfied (Cross, 2000). This cycle of acquisition followed by dissatisfaction was discovered anew during the postindustrial period and may be related to high rates of consumerism and bankruptcy (Cross, 2000).

Moreover, research demonstrates that materialistic consumption does not correlate with life satisfaction in U.S. citizens (Kasser & Kanner, 2004). The literature has shown that materialism may be associated with lower levels of life satisfaction and fulfillment, as well as lower levels of emotional well-being (Cushman, 1990; Sirgy, 1998). The belief that high income results in being in a better mood or increased life satisfaction has proven transitory in U.S. citizens (Kahneman et al., 2006). Although life satisfaction rises with gross domestic product per capita at low levels of income, there appears to be no further increase in life satisfaction once gross domestic product exceeds $12,000 (Layard, 2005; Easterlin, 2003, both as cited in Kahneman et al., 2006). Moreover, a temporary increase in life satisfaction does not accrue from annual income, but rather how much more or less one has compared to other individuals (Duesenberry, 1949; Easterlin, 2003; Frank, 1999, all as cited in Kahneman et al., 2006). The change upward may result in their becoming momentarily satisfied, but with adaptation, they soon need greater possessions to elevate their feeling of satisfaction (Richins, 1996, as cited in La Barbera & Gurhan, 1997).

Some U.S. citizens do, however, view the acquisition of wealth and possessions as central to life and essential to well-being (Tybout & Artz, 1994). Generally, however, U.S. citizens who have been positively affected by continual purchases of material possessions have been shown to be neither spiritual nor religious, but rather representative of a smaller minority of high-income individuals in powerful positions (La Barbera & Gurhan, 1997).

The materialistic values of U.S. citizens originate both in the individuals themselves and in the society to which they belong. According to Kasser and Kanner (2004), the individual is shaped by society, which pursues the culturally sanctioned goals of financial success, possessions, public image, and high status. Additionally, individuals with the highest degrees of materialism are more likely to suffer from the insecurities experienced as a result of the disappearance of social relationships in the form of community, extended family, and close friends.

Material values prevalent among many U.S. citizens are associated with individualism, and these values conflict with the collectively-oriented values that are part of spiritual values such as family, religion, and self-acceptance (Stearns, 2001). The historic shift toward values identified with material consumption center on individuals prioritizing their own needs before those of others, as demonstrated by their behaviors and beliefs with money.

Material purchases by U.S. citizens can be traced to a state of behavior called *hedonism*, which was found to be a focus of self-oriented individuals' pursuit of sensual pleasure and a means for avoiding anxiety (Stearns, 2001). Hedonism, according to Kahneman, Diener, and Schwarz (1999), views well-being as consisting of pleasure or satisfaction. Hedonism, as a means of accessing well-being, has ranged from the pursuit and expression of human appetites and bodily pleasures to self-indulgence in all arenas (Diener, Sapyta, & Suh, 1998; Kubovy, 1999). The hedonistic materialist perspective suggests that well-being is a function of expecting to attain the financial outcomes that one values (Oishi, Diener, Lucas, & Suh, 1999). Individuals who operate from a monetary hedonic framework frequently orient themselves toward pleasure and the avoidance of pain. The orientation toward pleasure may fade with time, leaving the pleasure-seeker unsatisfied and giving rise to an urge for ever-stronger stimuli or a depressive reflection on a life that has passed them by without any meaning (Veenhoven, 2003). U.S. citizens who place the emphasis of their lives on the acquisition of materials may be aligned with hedonistic qualities.

Another explanation for the materialistic orientation of U.S. society may be the demographic profile of the post-war baby boomers who are in their 50s, at their peak earning years with additional spending power, and are self-indulgent now that their children are grown up (Frank, 1999). More likely is the emulation by the masses of the richest U.S. citizens as portrayed in the media as living the American dream (Cullen, 2003).

Evidence of U.S. citizens choosing materialism as a means to gain acceptance within society and thereby attempting to conceal their vulnerabilities occurs in divorce and when experiencing the death of a close friend or family member. Insecurities that arise from the emotional turmoil that commonly takes place during a family transition such as divorce interfere with the family members getting their psychological needs met. The emotional pain is then translated into a demonstrated higher level of both material values and compulsive buying as these individuals attempt both to cope and to derive a sense of well-being (Burroughs & Rindfleisch, 1997; Chang & Arkin, 2002; Kasser & Kasser, 2001; Rindfleisch, Burroughs, & Denton, 1997).

Empirical Findings

The attempt of U.S. citizens to derive life satisfaction from possessions has resulted in what researchers have described as middle-class values (Marber, 2003). For many families, an attempt to attain a feeling of fulfillment by acquiring possessions that they cannot afford has meant “moving a little closer to the edge” (p. 31) or closer to filing for bankruptcy. In a study of five states (accounting for 31% of all bankruptcies in the U.S.), using a sample of 2400 cases, personal bankruptcy was found to be a primarily middle-class phenomenon (Sullivan, Warren, & Westbrook, 2000). Those who responded were randomly selected to be analyzed in the final sample of 2,452 cases. The analysis showed that bankruptcies were generally precipitated by unemployment related to a job layoff, a catastrophic illness that insurance failed to cover or none existed, divorce and, notably, a U.S. value system that demands ownership of homes and certain possessions at all costs. These bankruptcy rates demonstrate a middle class that, due to living above its means, often is inadequately financially prepared for emergencies.

Sullivan et al. (2000) further determined that, within a 10-year period, about 10% of the U.S. adult population will have experienced a personal bankruptcy. Moreover, the average debt load for income tax filers at the time of bankruptcy equals 22 months of income (De Graaf, Wann, & Naylor, 2001) and is accompanied by possible destruction of the illusion that the material can lead to fulfillment (Kahneman et al., 2006). Empirical studies conducted by Furnham (1996) and Furnham and Argyle (1998) have shown that U.S. citizens have difficulty explaining and defining the specific use and purpose of money and that the inability to comprehend money may affect their values.

Diener, Sandvik, Seidlitz, and Diener (1993) studied life satisfaction in approximately 5,000 U.S. adults over a 9-year period and found that income was not a predictor of life satisfaction. Other research has found that, after providing for food, shelter, and safety, increases in income do little to improve well-being (Kasser, 2002; Kasser & Ahuvia, 2002; Kasser & Ryan, 2001; Sheldon & Kasser, 1998). Kasser (2002) noted two studies of college students' attainment of materialistic and nonmaterialistic goals (Kasser & Ryan, 2001; Sheldon & Kasser, 1998) that showed that, although achieving materialistic ambitions may result in temporary satisfaction, such attainments do not eliminate the overall feeling of emptiness.

Research suggests that materialism is inversely related to psychological well-being, life satisfaction, and happiness. In a study by Christopher, Kuo, Abraham, Noel, and Linz (2004), 159 U.S. college students completed the Richins and Dawson Material Values Scale (1992, as cited in Christopher et al., 2004), the Cohen and Hoberman's (1983, as cited in Christopher et al., 2004) Interpersonal Support Evaluation List, and the Brief Measures of Positive and Negative Affect (Watson, Clark, & Tellegen, 1988, as cited in Christopher et al., 2004). Using two hierarchical multiple regressions, Christopher et al. (2004) found that materialism is related to lower levels of psychological well-being. Specifically, materialism was found to be inversely related to positive affect. This study supported previous research that demonstrated that highly materialistic people may not be as psychologically healthy as less materialistic people (e.g., Kasser & Ahuvia, 2002 [life satisfaction and self-actualization]; La Barbera & Gurhan, 1997 [subjective well-being]; Richins & Dawson, 1992 [self-esteem]; Ryan &

Dziurawiec, 2001 [life satisfaction]; Schroeder & Dugal, 1995 [social anxiety]; Wachtel & Blatt, 1990 [depression]).

Kasser and Ahuvia (2002) studied life satisfaction and self-actualization of 92 business students attending National University of Singapore. Participants were given a test of materialistic values, the Aspiration Index (Kasser & Ryan, 2001), and two materialism measures—Richins and Dawson's (1992) materialism scale and Ger and Belk's (1990) measure of materialism. All three measures correlated significantly with each other ($r = 0.26$, $p < .02$), and the results indicated that materialistic business students reported lower self-actualization, vitality, and general life satisfaction, as well as higher anxiety, more physical symptoms, and more time spent unsatisfied. Despite a Singaporean cultural environment that encourages the worth and value of materialistic pursuits, study participants who strongly internalized this message suffered from lower well-being and greater distress. These results were consistent with those of other studies on materialism conducted in the U.S. (Belk, 1985; Kasser & Ryan, 1993, 1996, 2001; Richins & Dawson, 1992; Sirgy, 1998).

A study conducted by Kahneman et al. (2006) addressed four areas related to well-being: the focusing illusion (exaggerating the effect of various circumstances on well-being, $n = 100$), distribution of self-reported global happiness by family income ($n = 1173$), relationship between selected life circumstances and subjective well-being measures ($n = 740$ women), and how time is spent and whether the activities bring satisfaction ($n = 3,917$ men and 4,944 women). The results indicated that people with above-average income were relatively satisfied with their lives, but were barely more satisfied than were others in moment-to-moment experiences. They tended to be tenser and to have spent less time in particularly enjoyable activities. The findings support the notion that, overall, the effect of income on life satisfaction may be transient. “We argue that people exaggerate the contribution of income to happiness because they focus, in part, on conventional achievements when evaluating their life or the lives of others” (Kahneman et al., 2006, p. 1908).

The results further indicated that most people believe that they would be more satisfied if they were richer, but survey evidence on subjective well-being was inconsistent with that belief. The study further demonstrated that increases in income, thought to increase well-being (e.g., with increases in consumption opportunities), may, in the long term, be meaningless because hedonic adaptation/consumption of material goods has little effect on well-being beyond a certain level of consumption. The study determined that, as income rises, people’s time use does not appear to shift toward activities oriented toward improved affect. Instead, the study found that individuals with greater income devoted more time to work and compulsory nonwork activities and less on passive leisure activities. “The activities that higher-income individuals spend relatively more of their time engaged in are associated with no greater happiness, on average, but with slightly higher tension and stress” (Kahneman et al., 2006, p. 1910). The most significant finding of the research was that many people seek income based upon predictions that exaggerate the increase in happiness due to the focusing illusion, explaining why the long-term effects of income gains are relatively small.

Schroeder and Dugal (1995), using a modified version of Belk’s (1984) materialism scale and a 6-item measure of social anxiety, tested 200 college students. They found that materialism correlated positively with social anxiety ($r = .34$, $p < .01$).

These psychological measures demonstrated that materialism was highly correlated with envy, normative influence, self-consciousness, and social anxiety. The researchers concluded that individuals who conform to social influences tend to have materialistic orientations.

Empirical studies on materialistic values (Appendix A) have demonstrated that materialism may be negatively related to community, family, religious values, life satisfaction, well-being, social relationships, saving, generosity, and benevolence and positively related to self-centeredness, possessiveness, envy, acquisition, desire, unhappiness, dissatisfaction with life, spending, and greed (Belk, 1984, 1985; Burroughs & Rindfleisch, 2002; Christopher et al., 2004; Kasser & Ryan, 1993; La Barbera & Gurhan, 1997; Luna-Arocas & Tang, 2004; Richins & Dawson, 1992; Ryan & Dziurawiec, 2001; Watson, 2003; Yamauchi & Templer, 1982). The collective evidence presented in these studies suggests that when individuals concentrate on materialistic values and goals, the result may be reduced life satisfaction and subjective well-being.

The Belk Test (1984, 1995), which measures personality traits related to materialism, and the Richins and Dawson (1992) Material Values Scale (MVS), which measures materialism based on value conceptualization, are the primary means of determining whether a relationship exist between materialism and life satisfaction. Belk's (1984, 1985) assessment measures possessiveness, envy, and nongenerosity, as well as the individual's relationship to material objects. Using psychometric principles, the Belk Test (1984) is a 24-item, pencil-and-paper, Likert-type scale instrument that measures theoretical aspects of personality traits as a means to infer materialism. This materialism scale consists of three subscales, each measuring an aspect of the individual's relationship to material objects.

The MVS (Richins & Dawson, 1992) measures the conceptualization of materialism as a value, considering materialism to be a centrally held belief regarding the importance of possessions in the individual's life, and the three belief domains of acquisition centrality, defining success based upon material possessions, and materialistic pursuits as increasing life satisfaction. Richins and Dawson's (1992) research considered personality traits that may be associated with materialistic values and addressed the material values and consumer behavior that comprise materialism as a dominant U.S. value (Engel, Blackwell, & Miniard, 1990; Hawkins, Best, & Coney, 1989; Mowen, 1990, all as cited in Richins & Dawson, 1992).

Richard and Dawson's (1992) initial exploratory factor analysis involved reliability assessment and social desirability tests. The findings indicated that materialists tend to value the means of acquiring financial security more highly than do those who are low in materialism value some life goals. Tests for aspects of materialism and self-centeredness found that materialists were likely to sacrifice personal relationships in their pursuit of wealth and possessions. Respondents who were low in materialism appeared to place more importance on interpersonal relationships than on financial security. Tests for aspects of materialism and self-centeredness showed that materialists prefer to retain their resources for their own use and are less willing than are others to share what they have, both in terms of their money and their possessions. Findings from materialism and satisfaction testing suggested that materialists are more likely to be dissatisfied with their circumstances than with themselves.

Using the MVS, Burroughs and Rindfleish (2002) found a significant interaction between materialism and religious values and (F = 5.16, $p < .05$). They also found that internal conflict increases in situations of high materialism for participants with religious values. Christopher and colleagues (Christopher et al., 2004; Christopher, Marek, & Carroll, 2004; Christopher & Schlenker, 2004) used the MVS in studies on materialism and attitudes toward money, and affective well-being and social support. Their findings support those of Richins and Dawson (1992) and Kasser and Kasser (2001) in regard to the MVS, which showed that materialism is related to lower levels of psychological well-being, materialistic values may arise in individuals who feel insecure, feelings of inadequacy about money tended to lead to the use of money for self-aggrandizement and pursuit of possessions, and materialistic individuals are concerned with how others regard them. Ryan and Dziurawiec (2001) and Watson (2003; Appendix A) also used the MVS to determine the relationship between materialism and the negative aspects of life satisfaction and found a significant relationship.

Chatterjee, Hunt, and Kernan (2000) conducted a study of 170 college students using the Richins and Dawson (1992) Materialism Scale and the Kassarjian Social Preference Scale (designed to measure character structure). Chatterjee et al. found that individuals buy things and use their money to satisfy their survival needs, to establish social significance with the power and prestige that money and possessions represent, and to compensate for individual shortcomings such as faulty self-esteem.

Research on materialists found that they were inclined toward values of power, achievement, hedonism, stimulation, and self-direction to one’s own individual interests, while the values of benevolence, community, and group interests were associated with the collective interests of spiritualists (Oishi, Schimmack, Diener, & Suh, 1998; Schwartz, 1992). The findings imply that people high in materialism favor possessions over human relationships because possessions give them mastery and control over others. Results from a study with 271 University of Illinois undergraduate students utilizing two measures, the Self-Construal Scale and the Individualism-Collectivism Scale, found that individuals who primarily view themselves as individualistic tend to value self and possessions above others, whereas individuals who perceive themselves as a part of a group tend to stress the significance of benevolence and interdependence (Oishi et al., 1998).

The majority of research on materialistic values has found that materialistic values conflict with spiritual collective ideals about choosing to be of service to others (Arndt, Solomon, Kasser, & Sheldon, 2004; Cohen & Cohen, 1996; Kasser & Kanner, 2004; Kasser & Ryan, 1993, 1996, 2001; Schwartz, 1996). Additionally, research has shown that individuals significantly oriented toward materialism demonstrate lower prosocial behavior (Kasser & Ryan, 1993; McHoskey, 1999; Sheldon & McGregor, 2000). The self-centered materialistic orientation has been shown to cause individuals to substitute less satisfying extrinsic relationships with objects for intrinsically satisfying relationships with other people. The result is usually harm to those individuals who embraced prosocial values (Burroughs & Rindfleisch, 2002; Kasser & Ryan, 1993, 1996). The ability to concurrently manage values found in material and collective (e.g. hedonism and benevolence) may lead to psychological tension (Burroughs & Rindfleisch, 2002; Schwartz, 1994). While such individuals may believe that they are able to balance these competing desires, such balancing acts rarely succeed. The stress associated with holding conflicting values appears to decrease life satisfaction and may lead to psychological problems such as depression and neuroticism (Burroughs & Rindfleisch, 2002).

Further, Dittmar (1992, 1994) applied a scale to measure materialism and asked questions centered on the importance that individuals placed on acquisition of possessions. His findings suggested that high scorers were less fulfilled and often more anxious and dissatisfied after purchases.

Kasser and Kanner (2004) also found that materialism relates positively to time spent being unsatisfied. Their study showed that materialism is associated with the presence of negative psychological states, rather than with the absence of positive psychological states. People who feel undermined and who lack psychological satisfaction may orient toward materialism as a compensatory strategy to countermand the distressing effects of feeling insecure (Kasser & Kanner, 2004). By transferring feelings of unworthiness and neediness to a materialistic value orientation, insecure individuals can temporarily attain artificial safety.

Rindfleisch, Burroughs, and Denton (1997) stated that, for the materialistic individual, possessions serve as surrogates for inadequate interpersonal relationships and cited this as the cause of lower satisfaction with family life. Materialistic individuals spend a majority of their time on the acquisition of possessions, rather than engaged in family interactions. The desire for money to overcome self-doubt, seek power over others, show off, or compare oneself with others was negatively related to subjective well-being (Srivastava, Locke, & Bartol, 2001).

Using materialism as a coping mechanism to improve subjective well-being generally produces a lack of satisfaction. The pressure to aspire to societal norms, created by excessive monetary success, triggers insecurities in individuals and feelings of self-doubt and loss of control that may cause increased focus on materialism. Schroeder and Dugal (1995) investigated materialism using several psychological scales with 66 college students taking an introductory psychology course at the University of California, Berkeley. The participants were asked to complete several scales, including the Consumer Susceptibility to Interpersonal Influence Scale (Bearden, Netemeyer, & Teel, 1989), the Self-Consciousness Scale (Fenigstein, Scheier, & Buss, 1975), the Self-Understanding Scale (Cheek, 1989), the Need for Uniqueness Scale (Snyder & Fromkin, 1980), and the revised Materialism Scale (Ger & Belk, 1990).

Schroeder and Dugal (1995) found that materialism correlated positively with public self-consciousness, normative influence, and social anxiety. The results from the Materialism Scale indicated that individuals who display heightened self-consciousness and anxiety have a tendency to exhibit materialism. The scores of highly materialistic individuals on the envy subscale revealed similar results. The study also found that individuals employed material consumption of goods to enhance and define themselves or to compensate for perceived shortcomings.

The cause of materialistic values may originate for some individuals from feeling insecure. Chang and Arkin (2002) found that individuals with any significant degree of self-doubt usually had a higher level of materialistic values. Chang and Arkin conducted three separate studies that showed that predisposed individuals usually exhibit materialistic values when experiencing uncertainty (self-doubt) or perceiving uncertainty relating to society (anomie). The findings supported the notion that insecurity may be a precursor to materialism and be linked to a lack of perceived social support. Heightened feelings of uncertainty may cause individuals to bolster their beliefs with external displays of materialistic possessions that can compensate for internal feelings of self-doubt.

Psychology of Spirituality

History

The psychology of spirituality is based on individuals' cognitive and behavioral motivations. Most psychological research has been conducted within the Judeo-Christian framework from within the context of religion (Spilka et al., 2003). Because the majority of studies have been conducted on the psychology of religion, both spirituality and religion are defined from a psychological perspective. The purpose of this section on the psychology of spirituality is to present the background and clarify the terms relevant to this area of study, which is based on a relatively small number of scholarly research studies (Hill et al., 2000). Without clear definitions of spirituality and religion, empirical studies lack the concrete terms to derive conclusions (Hill et al., 2000; Paloutzian & Park, 2005; Spilka & McIntosh, 1996, as cited in Paloutzian & Park, 2005).

Complete definitions of spirituality and religion are found in Chapter 1; thus, only general terms follow. "Spirituality is about a person's beliefs, values, and behavior, while religiousness is about the person's involvement with a religious tradition or institution (Spilka et al., 2003, p. 9). The psychology of spirituality involves conscious choice to believe in the unverifiable and the psychological consequences of these beliefs and the practices that they engender (Paloutizian & Park, 2005).

The study of spirituality has been problematic for psychologists because the nature of spirituality runs contrary to the foundations of science, which “dismisses many of the concepts of religion and spirituality arising variously from superstition, wish fulfillment, and an outmoded and primitive worldview” (Fontana, 2003, p. 4). There is no scientific proof of existence of a personal God or spiritual nonmaterial spirit/soul. The psychologist, in general, studies things such as an individual’s “inner experience” of any emotion that is not directly observable. The inherent value of the psychology of spirituality is that, when individuals can read about it, they can then dramatically affect the individual’s values, inspire noble acts of self-sacrifice and altruism, motivate individuals toward higher morality, and influence thoughts and behaviors (Fontana, 2003).

The history of the psychology of spirituality begins in the 1890s in the U.S., where first-generation psychologists attempted to separate the study of the mind from theology (Fuller, 2001). This first wave of new psychologists examined what it meant to be spiritual, but not religious, by utilizing philosophy and the scientific mind so that the initial examination of personality could be explained in nonreligious conversion terms. The advent of this new psychology and spirituality originated with G. Stanley Hall, James Starbuck, and William James. Hall’s views relate to how individuals could understand their relationship with God, similar to Carl Jung’s efforts concerning the connection of the personal unconscious mind and the collective unconscious (i.e., God; Hall, 1904, as cited in Fuller, 2001):

> Through the unconscious we come into contact with mighty soul powers not our own, but which are so wise, benignant, and energetic . . . and come from the larger self . . . with which we are continuous. It is beneath, and not above us, immanent and not transcendent. (p. 128)

William James utilized both psychological and philosophical thought in seeking an empirical understanding of humanity's inner and outer states of reality and, in particular, an explanation of the individual's unconscious mind. "He eventually articulated a psychological model describing how each of us is continuous with higher, spiritual powers; by looking within, we too, can awaken to our own spiritual powers" (Fuller, 2001, p. 131). Emergence of the so-called Third Force of psychology developed in the 1960s (Frankl et al., as cited in Fuller, 2001) with investigation of the aspects of transcendence of human nature. These states of spirituality, which Maslow (1970, cited in Fuller, 2001) described as "peak experiences" (p. 139), allow people to transcend the individual self and experience the blissful unity and integration of everything within the universe, including self.

Empirical Findings

Zinnbauer et al. (1997, as cited in Paloutzian & Park, 2005) conducted a study designed to measure how individuals defined the terms *religiousness* and *spirituality*; defined their own religiousness and spirituality; and discerned demographic, religion/spiritual, and psychosocial variables. Based on his research, as described below, Zinnbauer et al. concluded: "Spirituality is defined as a personal or group search for the sacred. Religiousness is defined as a personal or group search for the sacred that unfolds within a traditional sacred context" (p. 35). Zinnbauer et al. further described religiousness as the practice of a system of beliefs and values that center on sacred matters directly related to an institution and the traditions indicative of it.

The participants in Zinnbauer et al.'s (1997, as cited in Paloutzian & Park, 2005) study were from 11 different samples, drawn from six churches and five secular groups (mental health workers and students) and included 346 participants. The study obtained measures of religiousness and spirituality, using written definitions of religiousness and spirituality by participants and a variety of scales to measure religion, spirituality, and relevant psychosocial concepts. Content analysis was performed on the participants' personal definitions of religiousness and spirituality by three judges. The definitions were coded on two criteria: overall content and the nature of the sacred.

Thirteen content categories were derived. The most common definitions for religiousness were personal belief or faith in God/higher power/the divine/personal values; organizational practices or activities such as church attendance, rituals, and church membership; commitment to organizational beliefs or to institutional text; integration of values (derived from God) into daily life via love; and prayer/mediation and reading the Bible. The most common definitions for spirituality were coded as experiencing connectedness/oneness with God/higher power/Christ/ universal reality; personal belief in God/higher power/universal reality; integration of God's will into one's life as expressed through love; attainment of desired inner peace; and personal growth Zinnbauer et al. (1997, as cited in Paloutzian & Park, 2005). These findings are important to the current study because they come from one of the few empirical studies that compare religiousness and spirituality. Notably, Zinnbauer et al. found that there are different concepts associated with the terms *religiousness* and *spirituality*.

> Religiousness was found to be associated with higher levels of authoritarianism, religious orthodoxy, intrinsic religiousness, parental religious attendance, self-righteousness, and church attendance. . . . Spirituality was associated with a different set of variables: mystical experiences, New Age beliefs and practices, higher income, and the experience of being hurt by clergy. (p. 561)

Although these definitions were derived from research participants, there are also scholarly definitions of religiousness and spirituality. According to Spilka and McIntosh (1996, as cited in Zinnbauer et al., 1997):

> (Religiousness) included both personal beliefs, such as belief in God or a higher power, and organizational or institutional beliefs and practices such as church membership, church attendance, and commitment to the beliefs system of a church or organized religion; (spirituality) was most often described in personal or experiential terms, such as belief in God or a higher power, or having a relationship with God or a higher power. (p. 561)

A second finding was that religiousness and spirituality appear to be interrelated concepts. Specifically, self-rated religiousness and spirituality were modestly but significantly correlated ($r = .21$), with most respondents labeling themselves both spiritual and religious (S + R, 74%). Definitions of both religiousness and spirituality included traditional definitions of the sacred (e.g., references to God, Christ, the church). Noteworthy was the percentage of participants (19%) who indicated that they viewed themselves as solely spiritual (i.e., spiritual not religious group). Members of this group were less likely to evaluate religiousness positively, to engage in traditional forms of worship (church attendance) and prayer, or to hold traditional Christian beliefs and were more likely to engage in group experiences oriented toward spiritual development, be agnostic, characterize religiousness and spirituality as nonoverlapping terms, and to hold nontraditional "new age" beliefs (Zinnbauer et al., 1997, as cited in Paloutzian & Park, 2005).

Zinnbauer et al. (1997, as cited in Paloutzian & Park, 2005) found that 93% of respondents identified themselves as spiritual (i.e., religious and spiritual, or spiritual but not religious) and 78% identified themselves as religious. Zinnbauer et al. stated that whether participants consider themselves religious or spiritual depends upon the meaning and relevance of these terms to members of a given religious or ideological group.

Scott (1997, as cited in Zinnbauer, Pargament, & Scott, 1999) examined social science writings on religiousness and spirituality from the past century. A content analysis of a sample of 31 definitions of religiousness and 40 definitions of spirituality demonstrated an even distribution over nine content categories, with no single category accounting for the bulk of the definitions. The nine content categories created by Scott were experiences of connectedness/relationship, processes leading to increased connectedness, behavioral responses to something sacred or materialistic, systems of thought/beliefs, traditional institutional/organizational structures, deriving pleasure through the senses, beliefs in the sacred/transcendent, attempts at or capacities for transcendence, and concern with existential questions or issues. Scott found that religious and spiritual definitions point to diversity in the context of religiousness and spirituality and further suggests the lack of comprehensive and accepted theory to account for the multifaceted nature of the constructs.

Spirituality is a more acceptable contemporary term that is utilized freely with positive connotations in the U.S. Mitroff and Denton (1999, as cited in Kale, 2004) found that respondents strongly differed on the terms *religion* and *spirituality*. The study found that spirituality was appropriate for discussion and religion was not. The acceptability of spirituality in this research study centered on operating from the highest place within the individual or the highest universal good.

Additional surveys conducted in the U.S. include Gallup (1994) and Gallup and Lindsay (1999). The results of these polls support the findings of other research that religion and spirituality are important parts of individuals' lives. Globally, religion and spirituality also are reported to be an important influence in individuals' daily lives, with approximately 3.5 billion participating (in aspects of religiousness and spirituality daily) people around the world (Paloutzian & Park, 2005).

Scales measuring spirituality and mysticism did not materialize until the 1980s and particularly the 1990s (Hill & Hood, 1999). Scales measuring spirituality, as distinct from scales measuring religiosity, are a recent development. Saur and Saur's (1993) Spiritual Themes and Religious Responses Test (STARR) is a projective measure designed to generate a collection of general spiritual and religious data. The test attempts to measure conscious and unconscious material from religious experience, including aspects of relationship with God, prayer, and symbols. The test utilizes 11 stimulus cards that show black-and-white photographs of people in postures that may be construed as prayer, representing a broad range of religious practices and races. The cards encourage participant to state their own thoughts, emotions, concerns, and conflicts in response to the cards (Hill & Hood, 1999). The reliability data on the STARR are limited, with in-rater reliability ranging from .46 for the subscale of type of need expressed to .88 for psychological mindedness and identification with others.

Hood's Mysticism Scale: Research Form D (M Scale; Hood, 1975) is a self-report instrument that assesses participants' intense experiences, measuring a sense of unity outside oneself and with nothingness. The M scale utilizes 32 items focusing on loss of self, unifying/oneness, time and space, special knowledge or insight, experience of bliss, and perceptions of sacredness using a pencil-and-paper Likert format. The scales were administered to 300 Protestant undergraduates, with reliability reported corrected item-total correlations ranging from .29 to .55. Alpha coefficients were .76, .69, and .76 for the extrovert, introvert, and religious interpretation scales, respectively. The convergent validity for the measures of openness to experience, religious experience broadly construed, and traditional religious motivation was supported.

The Index of Core Spiritual Experiences (INSPIRT; Kass, Friedman, Lesserman, Zuettermeister, & Benson, 1991) contains seven items, which ask participants to describe specific cognitive experience of their personal relationship with God. The sample included 83 adult outpatients in a hospital-based study (including hypertension, cancer, and physical pain disorders). Reliability between items ranged from .69 to .85. Internal-consistency reliability was .90, as measured with Cronbach's alpha.

The Expressions of Spiritual Inventory (ESI, MacDonald, 2000) is used to measure three constructs that focus on the intrinsic: cognitive orientation toward spirituality, existential well-being, and religiousness. The ESI measure has been utilized most significantly in the measurement of psychological personality, as well as religious personality and behaviors. In research conducted by Saroglou (2000), the five-factor model of personality psychology was applied to two components of the ESI and other measures of religion. Saroglou focused on investigating how people's religiosity is associated with their personality, in terms the five-factor model. The ESI was included in the meta-analysis by Saroglou (as cited in MacDonald, 2000). Saroglou's meta-analysis of independent samples was conducted by classifying the religious measures into four categories: (a) religiosity (intrinsic and general); (b) open and mature religiosity and spirituality; (c) religious fundamentalism; and (d) extrinsic religiosity. The ESI measure was included in the measurement of intrinsic religiosity in Saroglou's study (Taylor &

MacDonald, 1999). Specifically, the ESI measure that Saroglou used was the subscales that tested for religiosity and spirituality (MacDonald, 2000). These two ESI subscales (cognitive orientation towards spirituality and religiousness) were included, whereas existential well-being, paranormal beliefs, and mysticism were not used.

MacDonald and Holland (2003) conducted an examination of the relationship of the Minnesota Multiphasic Personality Inventory-2 (MMPI-2; Butcher, Dahlstrom, Graham, Tellegen, & Kaemmer, 1989) clinical scales to spirituality, as operationalized in terms of self-reported religious involvement and scores on the ESI (MacDonald, 1997, 2000). The results of MANOVAs indicated that individuals involved in religion were less likely to obtain a clinically significant score on any of the MMPI-2 scales; this is consistent with the research on spirituality and health. Moreover, the ESI was found to have a strong relationship with the MMPI-2 scales in all dimensions, except Hypomania.

Religion and Money

History

An examination of the world's major religions reveals similar values relating to spirituality and the spiritual use of money. The spiritual use of money, for the purpose of this discussion, denotes living a balanced life with money in which the intent is to use money for the higher good of humanity (service). In many of the world's religious traditions, there is no precise word for spirituality; however, they all recognize the importance of personal understandings of God and the greater good of humanity (Dien, 2005). Not all world religions discussed are, in fact, religions, such as Buddhism, which based upon their lack of traditional weekly gatherings for instruction, codes of conduct, and lack of belief in a God. Moreover, religions such as Judaism and Islam are not as specific about the differences between spirituality and religion (Gellner, 1992, as cited in Dien, 2005).

The ways that members of particular religions utilize money in general are beyond the individual's control and are not explored here. This section provides a brief overview of the world's most highly followed religions (Judaism, Islam, Hinduism, Buddhism, Confucianism, and Christianity), with the exception that Christianity will be covered in greater detail. These world religions were reviewed to present a generalized understanding of how they might relate to the phenomenology of materialism and spirituality. Additionally, through identifying similar aspects of major world religions regarding materialism and spirituality, a universal application might be ascertained.

Judaism. Judaism encourages individuals to balance the practical considerations of economic efficiency against biblical ideals of interpersonal equity and societal well-being (Zinbarg, 2001). The Mishneh Torah of Maimonides stipulates loaning money to those poor in resources (Exodus 22:24, and charging interest is prohibited). Jews believe in *tzedakah* or charity, which is not only the meting out of love and fairness, but also giving of oneself on all levels: from individual to individual, to other species, and to the environment (Bonder, 1996). Tzedakah in modern times is regarded as the equivalent of tithing and is generally considered as the giving of money to those who are poor in resources.

Islam. A core belief of Islam is economic equality. Until basic needs are met, individuals cannot begin to think about anything beyond survival (Smith, 1958/1991). Muslims do not believe that profit generated in business or competition is bad, but rather that its bounty must be shared with those who have nothing. Islam is more tolerant (as compared to the other religions discussed) toward the wealthy, supporting a high standard of living as long as those individuals are generous in giving to charities and the poor (Stearns, 2001). The goal of Islam is a broad-based, economic well-being, with full employment and an optimum rate of economic growth, socioeconomic justice, and equitable distribution (Chapra, 1985). Islam also teaches moderation and discourages extravagance and consumption (al-Qur'an, 7:31). The Koran reminds Muslims that the balance between the needs of the community and the individual must be maintained (Quar'an, 25:67). Islam discourages loans and the charging of interest, but encourages equity stakes in the businesses of others. The emphasis of Islam is on salvation and not on enjoyment of material possessions (Stearns, 2001).

Hinduism. Hinduism regards stages of life as determinants of the individual's relationship to money. While raising a family, the acquisition of material possessions and enjoyment of sensual pleasures, if done morally, are encouraged. However, unethical money transactions are never condoned (Laws of Manu, 8:165). After the accumulation phase of life, the individual enters the spiritual development phase, in which money and possessions are disregarded and religious piety becomes the focus. The Bhagavad-Gita, which discusses social order, instructs Hindus to carry out their work for the good of the job, rather than for the individual or reward (Smith, 1991). Hinduism encourages individuals to be responsible with money, while meeting their responsibilities in the outer world as well as the inner spiritual world. Hinduism emphasizes other worldly goals and finds material possessions meaningless (Stearns, 2001).

Buddhism. Although Buddhism acknowledges that money provides temporary happiness, it emphasizes that it is to be used for compassionate acts in moderation. The

Dalai Lama (1999) spoke on “right desire” (p. 8) with money and gave an example: If profits were used for community development projects or for helping people in need, and not necessarily consumed in the name of a luxurious lifestyle, right desire is achieved. Buddhists view those who use money unethically as ignorant, but state that others should love them because they know no better (Smith, 1991). Buddhists believe that, once their basic needs are met, they begin to realize that material comforts are insufficient to create happiness and that the real culprits of unhappiness are unceasing desires (Dalai Lama, 1999). Worldly pleasures are considered a dangerous distraction from the individual’s spiritual goals (Stearns, 2001). The belief in the right livelihood or occupations that do not harm others, as well as a sense of social responsibility, is paramount to Buddhists. “The story of the golden calf (found in the Bible) symbolizes the potential dangers of our attraction to money and our increasing desires when we replace God with a concrete object” (Dalai Lama, 1999, p. 9).

Confucianism. Confucian views on money are based on the virtues that are espoused in people innately knowing what is morally right and socially beneficial. Confucius believed that the same goodwill that is expressed between family members and community should extend to the use of money (Smith, 1958/1991). He viewed the desire to accumulate wealth and climb the social ladder as normal. Confucianism disdains earning money and spending it in consumer fashion (Adshead, 1997; Stearns, 2001). Confucius did not condone unethical behavior in the attainment of objects of desire. He believed that service to others was the supreme life work, such as in a government vocation.

The commonalities of the financial values of world religions center on consideration of others' monetary needs, rather than solely orientating on self, and living a balanced life with money. Collectively, world religions caution individuals about how concentration on material possessions can interfere with pursuit of their spiritual goals.

Christianity. This section briefly references specific teachings of Christ on the correct use of money as examples of how Christian biblical passages can provide guidance on the spiritual use of money. The Christian views are expanded upon here because Christianity is the predominant religion in the U.S. (Putnam, 2000).

These passages address the modern-day concerns of U.S. citizens in dealing with the problem of making money exclusively for self instead of under God's intentions, being accountable with money, and the difficulty in treating possessions as things instead of a representation of self. When individuals have faith that God will take care of them, that life's purpose is not related to what can be created from material objects, and that individuals who are motivated can achieve a spiritual relationship with money, the individuals' life appears to become more fulfilled (Pargament, 1997, cited in Zinnbauer, 1997).

These brief translations and interpretations may vary depending upon which version of the New Testament is used (Dundes, 1999; Spong, 1994). Moreover, the term Christianity serve as a broad umbrella for varying beliefs: Baptist, Eastern Orthodox, Catholicism, Jehovah's Witnesses, Christian Science, Fundamentalism, and so forth. For the purpose of this literature review, Christianity will be viewed as monolithic.

In the New Testament of Matthew, Christ confirmed that no individual can serve two masters. He stated that "all individuals should rely on God rather than on material possessions: to do otherwise is idolatry" (Matthew 6:33). This reference deals with the Christian concern for individuals making money their master, and this devotion separates them from the wholeness and grace offered by God. Money, when treated as a god, becomes an end in itself, and service to it must be rendered and sacrifices are ritualistically demanded (Blomberg, 1999; Royalty, 1998).

Christians believe that whatever individuals possess is God's property. The Gospel of Matthew's "The Parable of the Talents" (25: 14-30) describes the redemptive use of money. The parable supports the notion that individuals are stewards of God's goods. This parable discusses that individuals should view the wealth they have and their ability to create it as a blessing, and they are told by Christ to grow it ethically (Schneider, 2002; Smith, 1958/1991).

The Christian ideal of a willingness to be unattached to wealth and possessions is explained in the New Testament of Mark 10:17-31, in the parable of the man who is rich in resources, but cannot abide by the Commandment, "You shall not covet." Christ told the man in this parable that he must give up his possessions to join Christ's community. The implication is that resource-rich individuals' pleasuring of their senses using devotion to acquisition of plentiful possessions cannot coexist with righteousness before God (Johnson, 1977; Schneider, 2002).

In the Gospel of Luke, Christ described how an individual who is rich in resources can still live a spiritual life without ceasing to be wealthy. In Luke 19:11-27, Jesus outlined the spiritual use of money and possessions. "The story of Zacchaeus is the most important Lukan text on the subject of the right use of possessions" (Pilgrim, 1981, p. 129). After living a life of taking advantage of people by overcharging them, Zacchaeus offered to repay four times what he took by fraud and give half of his possessions to the poor (Beisner, 1989).

Christian Views of Money

The spiritual use of money is about creating greater consciousness and being vigilant about financial wrongdoing (Stackhouse, 2000). A significant characteristic of the spiritual use of money focuses on devoting significant time and effort to it by praying, meditating, examining one's actions with money, and practicing deliberate, continual vigor in the rest of one's life (Sider, 1997; Wuthnow, 1998).

The spiritual use of money, from a Christian perspective, also includes investing consciously so as to avoid companies that promote pornography, gambling, charging of interest, offensive entertainment, and inequality of women and minorities; deal in weapons, tobacco, and alcohol; or promote oppression and abuse of humans, animals, and the earth. The spiritual use also includes investing money with spiritual purposes to align money and morals. Finally, there is an emphasis on saving and investing their money without focusing on overt personal profit or individual wealth, by being neutral with money and only keeping enough to ensure a modest lifestyle (Naber, 2001; Nash & McLennan, 2001). Further practical applications of the spiritual use of money derived from the New Testament of the Bible include avoiding speculation, being accountable, not incurring debt, giving rather than lending, practicing simplicity, evaluating purchases based on needs versus desires, avoiding impulsive financial decisions, volunteering, separating oneself from one's emotions about money, participating in stewardship of the earth and its people, tithing, and developing a budget (Bland, 1995; Burkett, 1975; Butterworth, 1998; Eskridge, 2000; Jones, 2002).

Empirical Findings

These research studies are oriented toward the U.S., with its Judeo-Christian orientation. A study of national probability samples of adults in the U.S. (N = 425) and Singapore (N = 293) measured aspects of materialism and religiosity. Religious experience was measured using three scales that measure intrinsic and extrinsic religiosity and religion as quest (Swinyard, Kau, & Phua, 2001). Religiosity was measured utilizing Allport and Ross's (1967, as cited in Swinyard et al., 2001) intrinsic/extrinsic scales (adapted), and religion as quest was measured by Bateson and Schoenrade's (1991, as cited in Swinyard et al., 2001) scale (adapted). Life satisfaction was measured using the Andrews and Withey's (1976, as cited in Swinyard et al., 2001) scale. Materialism and life satisfaction were measured by three subscales of possession-defined success, acquisition centrality, and acquisition as the pursuit of happiness, through Richins and Dawson's (1992, as cited in Swinyard et al., 2001) scale.

The U.S. data demonstrated a significant positive relationship between life satisfaction and religion as a means, but a negative relationship between life satisfaction and religion as an end, and no significant relationship between life satisfaction and religion as quest. The U.S. data also showed a significant negative relationship between life satisfaction and overall materialism.

The findings also showed that intrinsic religiosity has a positive impact on individuals' quality of life in the U.S., a largely Judeo-Christian nation. "People who look upon their religious experience as personal, central, and spiritual are more satisfied with their lives than others" (Swinyard et al., 2001, p. 27). The study also determined that in the U.S., those individuals who look to religion as primarily social and obligatory are less satisfied with their lives. Swinyard et al. concluded that life satisfaction is not associated with people's material accumulation, but rather with their perceived inner world.

Burroughs and Rindfleisch (2002) surveyed 373 adults from across the U.S. to examine the relationship between material values and other important life values. They found that individual orientation toward material values conflicts with collectively oriented values such as family, and religious materialism negatively correlated with collectively oriented values such as benevolence (r = -.19, $p < .001$), conformity (r = -.14, $p < .01$), universalism (r = -.12, $p < .03$), community values (r = .17, $p < .01$), family values (r = -.19, $p < .001$), and religious values (r = -.22, $p < .001$). Materialism was found to be antithetical to well-being. The values conflict represented by materialism resulted in psychological tension and a reduced sense of well-being.

The researchers examined the influence of conflicting values on psychological tension using two series of hierarchical regression analyses that focused on stress and anxiety (dependent variables). The results showed that there is a strong positive relationship between materialism and stress among respondents with either high religious values or high family values. The findings indicated no relationship between materialism and stress among individuals with low religious values or low family values. The third application of the test, which tested the mediating effect of psychological tension on the relationship between materialism and well-being for individuals with high levels of collectively oriented values, confirmed that materialism produces considerable conflict for individuals with high levels of collective values and little for those with low levels of collective values. This study did not find that the relationship between materialism and social anxiety correlated with either low religious or highly religious individuals.

La Barbera and Gurhan's (1997) empirical study suggested that, for religious individuals with "sacred values" (p. 71), participation in consumeristic materialism relates negatively to subjective well-being. The study found, however, that some aspects of materialism, as well as nongenerosity and envy, relate positively to subjective well-being in participants classified as non-born-again, low religious consumers. Research suggests that highly religious individuals experience high states of fulfillment and well-being (Hadaway & Roof, 1978; La Barbara & Gurhan, 1997).

Highly spiritual individuals who are religious fundamentalists are more limited in their ability to consider openly materialism and spirituality (Spilka et al., 2003). "High and low fundamentalists may actually perceive and deal with their own (and others') religious experiences in different ways" (Hunsberger, Alisat, Pancer, & Pratt, 1996, p. 218).

The Possible Relationship between Materialism and Spirituality

History: Origins of the Values Associated with Money

During the Middle Ages, Europe was primarily an agricultural society in which modern consumerism characteristics were not evident even among upper-class merchants and royalty (Stearns, 2001). There was no place in the Middle Ages for economic activity that was not related to a moral end; in fact, the objective of economic gain was considered irrational (Loy, 2002; Tawney, 2005). Transformation in the view of money began in the Middle Ages with the dissipation of the prevailing Catholic Church's interpretation of the world. The economy of that era was primarily based upon feudal rather than monetary or consumerist trade used in a barter economy. The role of the church (from C. E. 380, when Roman Catholicism was the official religion, until 1054) was to direct the individual's life and position itself as the sole intermediary with God.

The church was substantially a single institution, which was the first global monopoly (Smith, 1958/1991; Weigel, 2005). The uneducated populace relied on the church to decipher the word of God. People donated to the church in return for sacraments. In return for money, the Roman Catholic Church helped the populace with problems and provided guidance on how to live. Religious interests and traditional values appeared to limit consumerism, even though significant resources for the purpose of acquisition were available to the upper classes (Stearns, 2001). As economic gain and profit became associated with money, it ceased being a servant and expression of God and instead became a master (Frisby, 2002; Loy, 2002).

The historical split between money and God may provide insight into U.S. citizens' current actions and behaviors with money. The orientation toward material aspects, which money seems to represent for U.S. citizens, may have begun with the Protestant Reformation of the 16th century. The Protestant work ethic (PWE), which was an outgrowth of the Reformation, created the belief that individuals were no longer required to seek salvation from God solely through the church.

The Reformation involved substituting the limiting of pleasure and the demands of work for church-controlled salvation. The refusal to tolerate a church that offered salvation in exchange for donations and allowed ecclesiastical abuses resulted in the creation of the Protestant Church (Smith, 1958/1991; Weber, 1930/2004). The Protestant religion has been viewed as empowering individuals during that timeframe to meet their God on a personal level through their industriousness.

The Reformation gave rise to individualism and a focus on the individual rather than the collective, as recognized by Bonald and deMaistre, de Tocqueville, Saint-Simon, and others (Bell, 1978/1996). Individualism prompted many Christians to place themselves and their families above others in pursuit of God's love (Loy, 2002; Taylor, 1999). The impetus for masses of individuals to adhere to the Protestant doctrine was that God placed individuals on earth and guaranteed that if they obediently followed their calling and lived frugally, their lack would be resolved (Gay, 2003; Swedberg, 2005).

The PWE favors individuals who are industrious and religiously zealous. People who are frugal, ambitious, and successful in their vocation are seen as gaining God's favor. Religion influences the amount of work one puts forth and the extent to which one partakes in physical pleasures. In this view, wealth is the truest expression of having received God's love (Cherrington, 1980; Oates, 1971).

Protestants refer to the "calling" as the obligation of the individual to satisfy the glory of God through vocation, which is exemplified by brotherly/sisterly love toward all human beings. The calling was an expression of faith that was demonstrated by success on the job, which constituted objective results that would lead to salvation. Protestants were against leisure activities and pleasure. Protestant ideals applaud economic virtue through intense individualism and capitalism, which meant that there was no intent to relax "the rules of good conscience, which were supposed to control economic transactions and social relations" (Tawney, 1926/2005, p. 85). As such, the enemy is not the accumulation of wealth, but rather excessive displays or misuse of it (Swedberg, 2005; Tawney, 1926/2005).

The attitude that individuals were more greatly blessed by God if they possessed more wealth encouraged self-centered actions with money. The belief that all activity in the individual's calling is a service to the glory of God was the most important doctrine of the PWE (Tawney, 1926/2005; Weber, 1930/2004), which condemned loss of time for one's vocation due to gossiping, purchases of luxuries, or too much sleep.

With Protestant morals regarding increased earnings and savings, some wealthy individuals chose to display material possessions as a signifier to others that they were predestined to ascend to heaven. Many individuals indirectly considered their own difficulties in forming a better relationship with God as explained in predestination. Those who believed that they were predestined may have chosen to prove to others that they were worthy of this designation as witnessed by being loved more by God and bestowed with tremendous accumulated wealth (Cherrington, 1980; Weber, 1930/2004).

This Protestant type of capitalism is fueled by a desire for greater profit and consumption. The pursuit of money was based on the belief that happiness may be found in this way and that money would resolve lack of fulfillment (Loy, 2002; Taylor, 1999).

PWE beliefs that were established in the Reformation carried into the Industrial Revolution and mass production, as individuals were encouraged to utilize newfound time by working harder instead of participating in leisure. The capitalist did not work and save from the rational self-interest of the detached individual but for the future well-being of the family (Schumpeter, 1942/1975). Some Christian scholars hypothesize that capitalism took up the slack when Christians became disillusioned with trusting God because they were not experiencing the promised inner fulfillment (Blomberg, 1999; Haughey, 1986).

For many U.S. citizens who orient their lives toward materialism, the resulting inner emptiness described below may be accurate. At the heart of the material portion of the capitalistic culture is an emptiness (i.e., spiritual vacuum) that atomizes and relativizes all meanings and values, leaving individuals increasingly anxious when separated from a belief system in a God (Fukuyama, 1989).

> The problem with market capitalism is twofold: greed and delusion. Desire for profit fuels it, and an insatiable desire to consume ever more must be generated to create markets for what can be produced. From a religious perspective, this greed is based on a delusion: the belief that happiness is to be found in this way, that this will resolve our lack. (Loy, 2002, p. 16)

Capitalism offers opportunities for acquisition and consumption, promising the possibility of a satisfying lifestyle. Capitalism allows for individuals operating within a free-market economy to earn more money by working harder or smarter, thereby increasing their income or profit. These earned wages and or profits generated by the individual can then be saved, invested, or spent on other products and services. Ideally capitalism offers individuals' opportunities to advance that may not have been available before the capitalistic system was in place (Galbraith, 1975).

The Protestant calling and capitalist pursuit worked in tandem. For the first time in history, the two capital-producing forms, maximization of production and maximum worker efficiency, became elements of the same ethical matrix (Ditz, 1980). The potential dilemma was how to walk the fine line of having a great deal of material wealth (interpreted by some as a sign of true devotion to God), while being an obedient steward and maintaining an ascetic attitude toward pleasure. "Then the intensity of the search for the Kingdom of God commenced gradually to pass over into sober economic virtue; the religious roots died out slowly, giving way to utilitarian worldliness" (Weber, 1930/2004, p. 119).

The emergence of the PWE and a materialistic society in the U.S., which had learned to separate its actions with money from God, became most noticeable after the Industrial Revolution (Galbraith, 1975; Zelizer, 1997). The spirit of capitalism was a guiding force in the evolution of the U.S. and was crucial to the development of the modern economy (Weber, 1930/2004).

Empirical Findings

As discussed in the earlier section on spirituality and religion, in the social sciences, the terms *spirituality* and *religion* have been used interchangeably. Given the limited research on spirituality and materialism, studies on religion and materialism are utilized. The researcher explored materialism and religiosity to determine the level of fulfillment that U.S. citizens might derive. Theses studies indicated that, when other demographic variables (education, ethnicity, income) are controlled for, religiosity is often reported to be a strong predictor of fulfillment and well-being (Chamberlain & Zika, 1988; Ellison, Gay, & Glass, 1989; Hadaway & Roof, 1978; Hunsberger, 1985; La Barbera & Gurhan, 1997; Poloma & Pendleton, 1990). In the U.S. portion of a research study, the results indicated a positive relationship between life satisfaction and religion as a means (Swinyard, et al., 2000). The results of this study suggest that individuals who engage in religious activities and adhere to religious values for intrinsic reasons are generally more fulfilled and less apt to utilize material possessions in an attempt to derive satisfaction.

Poloma and Pendleton's (1990) research on religious domains and well-being utilized eight indicators and scales for religiosity. They found that religiosity and well-being are important predictors of general life satisfaction, happiness, and well-being. La Barbera's (1987) study determined that religiously intense Christian groups of consumers believe that spiritual qualities, rather than economic and worldly accomplishments, determine their self-worth. La Barbera (1987), and Allport and Ross (1967) concluded that extrinsically motivated (low religious) individuals use religion for self-serving reasons more than do intrinsically motivated individuals, who are genuinely committed to their faith (highly religious).

As noted above, La Barbera and Gurhan's (1997) empirical study confirmed the positive relationship between religiosity and well-being, with a significant association between religious service attendance and general affect. They also found that some aspects of materialism, as well as nongenerosity and envy, relate positively to subjective well-being in participants classified as nonreligious consumers, but negatively to religious consumers. Overall, sacred values emphasizing qualities such as family and relationship with God may make income less significant to subjective well-being.

Marcy

Comment: self-classified? Or according to something in the study itself? YOU HAVEN'T CLARIFIED: DID THE PARTICIPANTS SELF-CLASSIFY?

Philosophical Significance of Money

The literature presented in this section rests upon the hypothesis that, for some people, money takes the place of God in terms of the nature of their relationship/belief in money. The purpose of this section is to explore the philosophical significance of money and whether it may represent the clearest image and representation of unification resembling God and His/Her absolute power. The similarities between money and God may exist because God is often seen as the only object in Christian belief that is not concrete (Becker, 1973). God is abstract and seen as beyond existence in the usual sense of the term, although the exact nature of other supernatural beings, such as angels, remains vague. Christian beliefs, however, encompass the notion that God, in rare instances, appeared to a few select believers (e.g., Moses and the burning bush). From a psychological perspective, money unifies objects by expressing an equivalence of objects' values, which in turn resembles an aspect of God.

Money acts as an absolute means or unifies objects that might be compared. The symbolism of money acting as God is that He/She stands for unification of all that exists in the world (Gravelle, 1996; Simmel, 1907/1978). This study investigates whether holding money as all-powerful or as an absolute purpose suggests religious aspects and reduces the apparent need to experience spirituality. Money can be viewed as similar to God as part of existence and, at the same time, the whole of existence on a higher plane, because there is nothing else in reality that relates to it (Brown, 1959; Spykman, 2004). Money helps us buy what we need or want and acts as a definer of social standing to some people (Furnham & Argyle, 1998).

Money creates the illusion of security, power, and well-being, as well as what may feel like love, but those feelings may be transitory. When confronted with loss in the extreme form of approaching death, individuals often question their devotion to money (Pyszczynski, Greenberg, & Solomon, 1999; Taylor, 1999). Because money has no real power to provide emotional satisfiers (e.g., security, love, well-being), adherence to these false beliefs can result in a lack of fulfillment. Given the reduction in religious affiliations of many U.S. citizens since the 1950s, money may have become a pseudo-replacement for the intrinsic fulfillment that is missing and, in this way, money has possibly arisen to

“Godlike” status (Gay, 2003; Kasser & Kanner, 2004). With the loss of traditional religious beliefs to dictate purpose in life, money has been used to fill the void.

Summary and Conclusion

The historical change that occurred in U.S. citizens’ belief systems about money began with the emergence of the individualistically oriented Industrial Revolution. Further, capitalism and the PWE both preached that hard work within a chosen vocation would result in happiness. In response to these influences, a materialistic belief system took hold, and individuals in the U.S. became dependent on wealth and possessions to provide fulfillment. Abandoning the spiritual component that was originally tied to the PWE and replacing it with the so-called means to an end, many individuals found that they were not fulfilled.

Much of the literature suggests a causal relationship between materialism and lack of satisfaction in U.S. citizens. Materialistic values, often arising as a result of vulnerable states of individuals, have been proven to lead to greater states of materialistic consumption. Numerous studies have demonstrated that materialism is a leading component of unhappiness in U.S. citizens.

CHAPTER 3

METHODOLOGY

The purpose of the research was to examine the similarities and dissimilarities in the phenomenology of materialism and spirituality in relationship to money. Specifically, the study focused on determining the similarities and differences that exist in the way individuals, selected based upon their levels of materialism and spirituality, relate to money in terms of its purpose in their lives. These participants were selected from both secular and faith/based organizations. A secondary purpose of the study was therefore to assess the differences in these organizations in terms of their levels of spirituality and materialism as measured by the Expression of Spiritual Inventory (ESI) and the Material Values Scale (MVS). The research is expected to contribute to the existing knowledge base on the phenomenon of the spiritual use of money or money utilized with the intention of goodwill as expressed through service.

This chapter presents the methods used to achieve the purpose of the study and, more specifically, to address the research questions. The chapter begins with a presentation of the research design, followed by a discussion of participant selection and demographics, data collection, instruments, procedures, and data analysis. The chapter concludes with a discussion of methodological issues.

Research Design

The research employed a mixed quantitative and qualitative design. Traditional quantitative research instruments (e.g., questionnaires) were used to identify participants as high scorers in materialism or spirituality and descriptive statistics were used to present the quantitative findings, including the demographic data and significant findings.

Qualitative research was utilized because it lends itself to a description of psychological experiences (McCracken, 1988). Qualitative research, being both exploratory and descriptive, focuses on the participants' own frame of reference and perspectives and derives its meaning from the source (Marshall & Rossman, 1989). Greater authenticity is achieved by utilizing qualitative rather than quantitative research. The primary qualitative method utilized was in-depth interviews, conducted in person, to investigate the relationship between how a spiritual or materialistic perspective influences one's relationship to money.

Quantitative Approach

A questionnaire was used to prescreen participants from various faith-based and secular groups for high scorers in materialism or spirituality. The descriptive statistics derived from the questionnaire allowed for an understanding of the characteristics, demographic and otherwise, of the sample population. ANOVA was used to assess the differences between the sites/groups (faith-based and secular) in regard to their relationship to money, as well as demographic variables. Participants' values, beliefs, and attitudes about money and spirituality were measured using two scales: the ESI, measuring spirituality, and MVS, measuring materialism. The prescreening also included a separate demographic questionnaire to determine and to allow comparisons of gender, age, education, income, ethnicity, and religion. The ESI and MVS, along with the demographic questions, are presented in Appendix B; the researcher condensed the two scales and demographic questions into one survey questionnaire to provide a user-friendly instrument.

Participants in the Quantitative Survey

The targeted population of participants for the study was members of faith-based communities and secular groups located within a 25-mile radius of the researcher's office. The white- and yellow-page telephone directories were initially used to obtain lists of faith-based and secular communities for potential inclusion in the study. Faith-based groups such as churches, synagogues, and other religious communities were included in the initial lists. Secular organizations were limited to those that worked exclusively with money in the form of financial services firms.

The researcher initially called the leader (e.g., priest, minister, rabbi) of each faith-based community and secular leader (e.g., president, manager), with the intention of scheduling an appointment to discuss the study in greater detail. The initial phone call established rapport with the leader and, when appropriate, allowed for a discussion of the generalities of the research study. Generally, with the secular groups, the researcher made a follow-up call and, with the faith-based groups, an in-person visit. The researcher found that secular organizations were more guarded and less willing to initially support the research study than were faith-based groups. Secular managers were generally concerned about the amount of time that the survey would take away from their employees' work. With the leader's agreement to allow individuals of the group to participate in the study, a research protocol was given to the individuals of that community or group (site).

Quantitative Instruments

Expressions of Spirituality Inventory (ESI). The first measure, the *Expressions of Spirituality Inventory* (ESI), Revised Version (Appendix C) was developed by MacDonald (2000) and is used to measure three constructs that focus on intrinsic expressions of spirituality: (1) cognitive orientation toward spirituality (beliefs, attitudes, and perceptions regarding the nature and significance of spirituality, as well as the perception of spirituality as having relevance and import for personal functioning [this dimension does not overtly involve religiousness]); (2) existential well-being (expressions of spirituality associated with a sense of positive existentiality in terms of a sense of meaning and purpose and a perception of self as able to cope with the difficulties of life); and (3) religiousness (expression of spirituality through religious means as found within Western oriented, i.e., religiousness, as related to Judeo-Christian forms of religious belief, behavior, and practice).

Development of the ESI was accomplished using a series of principal axis factor analyses, with 11 measures of spirituality and related constructs, administered to 534 undergraduate students. The measures utilized were those representative of the spirituality test domain (each of the references that follows is cited in MacDonald, 2000): Spirituality Assessment Scale (Howden, 1992), Index of Core Spiritual Experience (Kass et al., 1991), Ego Grasping Orientation (Knoblauch & Falconer, 1986), Self Expansiveness Level Form (Friedman, 1983), Spiritual Orientation Inventory (Elkins et al., 1988), Transpersonal Orientation to Learning (Shapiro & Fitzgerald, 1989), Mystical Experiences Scale (Hood, 1975), Intrinsic Religious Motivation Scale (Hoge, 1972), East-West Questionnaire (Gilgen & Cho, 1979), Peak Experiences Scale (Mathes et al., 1982), and the Paranormal Beliefs Scale (Tobacyk & Milford, 1983). Factor analyses of the above measures generated factor solutions consisting of six stable factors (cognitive-affective orientation to spirituality, experiential-phenomenological dimension, paranormal and occult beliefs, religiousness, existential well-being, and products of spirituality).

Replication of the factor model resulted in the development of the ESI. The replication of the stage 1 factor analysis utilized principal axis factor analyses of the data, collected from 938 university students. Stage 1 measures that met two selection criteria: (1) belonged to a scale that robustly contributed to a major factor found in stage 1; and (2) produced the highest corrected item-to-scale correlation for all items belonging to the same scale were included. This procedure resulted in the selection of 36 items representing the above noted six factors.

Items were organized into a 218-item paper-and-pencil test that used a 5-point response scale. Principal axis factor analysis of the 218 items, using the same sample of 938 university students, and two quasi-randomly determined subsample of 469 students, generated five stable factors: cognitive orientation towards spirituality, religiousness, experiential-phenomenological dimension, paranormal beliefs, and existential well-being. After being examined for stability and meeting acceptable psychometric properties, these five factors formed the ESI.

Items were retained for use in the ESI if they met three criteria: (1) loaded .35 or higher on the expected factor; (2) produced at least one stable factor loading in item analysis for each dimension; and (3) obtained a corrected item-to-scale correlation between .40 and .80 within its dimension. Upon refinement of the instrument, 98 items remained, of which 42 are reverse worded. Using two independent split-sample analyses, factors were varimax rotated, resulting in the five dimensions. The final solution accounted for 46.7% of the common score variance. All items for all dimensions produced strong loadings on their expected factors (MacDonald, 2000).

The reliability analysis of each of the five dimensions produced inter-item reliability coefficients as follows: .85 for existential well-being, .97 for cognitive orientation towards spirituality, .91 for the experiential-phenomenological dimension, .91 for paranormal beliefs, and .94 for religiousness. Item-to-corrected-dimension total score correlations ranged from .40 to .80 for all items (MacDonald, 1997, 2000). Results from the principal axis factor analysis (N = 938) indicated that the 98 items robustly comprise the five dimensions, having utilized both orthogonal and nonorthogonal rotation.

For predictive validity, one-way ANOVAs were calculated across the ESI dimensions, using religious affiliation groups (Catholic, other Christian, other religion, and no religion). The results indicated that, for religious affiliation, persons reporting no religion produced significantly lower scores on the ESI dimensions of cognitive orientation toward spirituality, experiential-phenomenological dimension, and religiousness (MacDonald, 2000).

Based on feedback from research participants and other investigators (MacDonald, 1997), the 98-item version of the ESI was deemed to be too long and to contain item repetitiveness, and the reverse worded items presented difficulty for participants. This resulted in the construction of the 30-item ESI (with each item having 6 dimensions). The content was determined to have satisfactory psychometric properties and correlated with the original 98-item version (i.e., all dimensions produced scores with good reliability and satisfactory factorial validity (MacDonald, 2000).

To obtain the greatest number of responses from different participant groups, the current researcher utilized only those constructs of the ESI that applied directly to spirituality, the phenomenon of interest. MacDonald assured the researcher that each measure is exclusive of the others and that reliability and validity would not be sacrificed by using only certain items (D. MacDonald, personal communication, October 17, 2005). Eliminating extraneous constructs resulted in 18 items (6 items for each of the 3 subscales), plus two validity questions that were not included in the dimensional scores.

Material Values Scale: Short Form (MVS). The second measure, the *Material Values Scale: Measurement Properties and Development of a Short Form* (MVS; Appendix D), was developed by Richins (2004). Richins redesigned the original 18-item scale and eliminated three questions after reexamination of materialism and its measurement. The MVS treats materialism as a value that influences the way people interpret their environment and structure their lives (Richins & Dawson, 1992). The MVS defines materialism as the ownership and acquisition of material goods to achieve major life goals or desired states. Material values determine or judge success relevant to possessions, their centrality in a person's life, and the belief that possessions and their acquisition lead to happiness and life satisfaction.

The MVS comprises 15 items that constitute 3 subscales (success, centrality, and happiness) in each domain (5 items per domain). The MVS has high reliability and validity statistics, as previously discussed. The alphas for the summed 18-item scale ranged from .80 to .92, with a mean alpha of .86 (Richins, 2004). The mean alphas for the subscales were .77 for the success subscale, .72 for the centrality subscale, and .78 for the happiness subscale. Confirmatory factor analysis was conducted on each of the 15 data sets and reliability and validity was satisfactory. In a second study, Richins (2004) sought to identify the best and worst MVS performing items to determine whether a shorter version of MVS could be created. The results indicated that nothing shorter than the 15-item version would be beneficial (9-, 6-, and 3-item scales were investigated). The mean alpha for the 15-item version was .86.

A third study by Richins (2004) of 402 undergraduate students found that the 15-item scale performed best in the validity assessment and on all criteria and, as such, was recommended to succeed the 18-item scale. The 15-item MVS measure has better dimension properties than and similar psychometric properties to the original 18-item scale. On most criteria, the 15-item scale outperforms the 18-item version. The change to the 15-item MVS resulted in deletion of items (6, 7, and 10) that were identified as problematic from internal structure analyses. Criterion validity analyses and other analyses indicated that three of these items had other deficiencies as well. Internal consistency for the 15-items and 18-items scales was similar. The summed alpha coefficients were calculated to determine reliability of the 18-item scale, ranging from .80 to .92, with a mean of .86 and ranging from .79 to .91 for the 15-item scale with a mean of .86. Test-retest reliability was calculated from a sample of 58 students, with the results indicating .82, .86, and .82 for the centrality, happiness, and success subscales, combined respectively, and .87 for the 15-item scale.

Chi-square analyses were used to determine whether high materialists differed from low materialists in their reported top lists of values. The results indicated that materialists were more likely to value financial security and retain money for self ($p < .01$). High materialists were less likely to value warm relationships and a sense of accomplishment as a goal ($p < .01$) and preferred to spend more money on themselves, volunteer less, and were less satisfied with their lives. Materialism was negatively related to satisfaction in all the aspects of life measured. Richins and Dawson (1992) found that the relationship was strongest for satisfaction with income or standard of living ($r = -.39$), and weakest for satisfaction with family ($r = -.17$). The correlation for satisfaction with life as a whole was -.32 ($p < .01$).

Demographic questionnaire. The study also included a researcher-designed demographic questionnaire, which was the third measure. This 6-question form gathered information on the participants' gender, age, education, annual income, ethnicity, and religion (Appendix E).

The researcher consolidated all the questionnaires (ESI, MVS, and demographic) into one instrument to reduce potential participant confusion that might result from sorting through three different instruments. With one concise instrument, there is potentially a higher likelihood of the participant completing the survey in its entirety.

Quantitative Procedure

The survey packet provided all instructions for completing the materials, including return of the consent form. Samples of convenience were used in identifying faith-based and secular sites. The researcher contacted the religious or secular leader (in accordance with the specific site telephone script) and then briefly related that the emphasis of the study was on gaining a better understanding of spirituality and money.

At the initial meeting with faith-based and secular leaders, the protocol for the handling of participants, administering of the questionnaire, and follow-up in-depth interviews (if a participant was selected) were discussed. The researcher suggested to both the faith-based and secular leaders that the survey data be distributed and collected in conjunction with a regularly scheduled group meeting. The researcher asked each group leader to allow 15-20 minutes to collect the data; the researcher’s preference was to do so at the beginning of a meeting. The quantitative measures and demographic questionnaire (Appendix B) had previously been reviewed by each of the faith-based or secular leaders and the researcher abided by the ethical and moral standards of the Saybrook Institutional Review Board (SIRB) Rules and Regulations.

The procedure was to hand out the survey at a regularly scheduled meeting and then wait the approximate 15 to 20 minutes for the group to fill it out. Survey handling and distribution differed based on the protocol set with the leader of the faith-based group or manager of the secular organization. The leader of one faith-based group (Site 3) requested that she administer the survey to the members. Two faith-based groups identified particular subsets of their congregations to be surveyed (the leadership committee of Site 4) and an advanced group studying the Torah in depth (Site 5).

Each secular group handled the surveys differently. One secular manager (Site 1) allowed the survey to take place unofficially. The researcher had someone in the office (a liaison) ask for volunteers to participate in the survey, and on a specified day, conducted the quantitative survey. The researcher went to each individual and explained the survey. The other secular participant group (Site 2) obtained approval from its New York office and allowed the survey to be administered at a meeting. One week later (after the entire office had been informed of the general nature and day that the research was to take place), the researcher approached all of the individuals at the office to see whether they would participate in the survey.

At four of the sites (excluding the one faith-based site whose leader administered the survey), the researcher spent a few minutes explaining the survey form, confidentiality, how to answer using a Likert scale, the demographic questions, voluntary consent to participate, and willingness to participate in a further in-depth interview for the qualitative portion of the study. The researcher waited for the surveys to be completed.

Quantitative Data Analysis

The quantitative data from the questionnaire were used to determine the highest spiritual/lowest materialistic and highest materialistic/lowest spiritual participants. High scorers were selected based upon answers to the ESI (spiritual) and MVS (materialism) scales. The high scorers on the spiritual measure and low scorers on the material measure were identified, along with the lowest scorers on the spiritual measure and the highest scorers on the material measure.

Analysis of the quantitative data utilized descriptive statistics to compare the two groups of high scorers (high spiritual and low materialism versus low spiritual and high materialism). The researcher utilized ANOVA for independent means to determine whether there were differences between the two groups (faith-based and secular), as seen in the research questions and presented in the following chapter (Salkind, 2004).

Qualitative Approach

The qualitative method involved in-depth interview questions (Appendix F). These questions were designed to capture the participant's worldview, experience, and behavior in regard to the concepts of spirituality and money. To reduce researcher bias, two versions of interview questions were utilized (Rubin & Rubin, 2005). Each version contained identical questions, with the beginning questions on Version I concerning money and, on Version II, the beginning questions concerned spirituality. Additionally, more specific questions related to the central question were asked, along with follow-up probes (Appendix F).

The questions for the in-depth interview were developed from themes found in the literature. The initial questions were broad and general to invite the participant to openly share and become relaxed with the content of the interview. As the interview questions progressed, they became more specific and detailed. The questions were balanced and sequenced between money and spirituality. Additionally, the questions progressed from childhood to the present to obtain an historical perspective of the participant's beliefs and behaviors in regard to materialism and spirituality, with the hope that an historical progression would help the participant open up and authentically express him or herself (Table 1).

Table 1

Qualitative Interview Questions

Q No.	Issue
1	Family of origin
2	Childhood money messages
3	Family money belief system
4	Defining experiences with money
5	Basis of money decisions
6	Childhood spiritual messages
7	Family of origin spiritual beliefs
8	Spiritual person or not, explain
9	How spirituality helps (with life situations)
10	How money helps (with life situations)
11	With age, how attitudes toward spirituality changed
12	With age, how attitudes toward money changed
13	Changes in spirituality behavior/beliefs (positive and negative)
14	Changes in money behavior/beliefs (positive and negative)
15	Making sense of out changes in attitudes toward spirituality
16	Making sense of out changes in attitudes toward money
17	Highlights (with how money over course of life)
18	Highlights (with spirituality over course of life)
19	Most life satisfaction in life has come from . . .
20	With whom one connects
21	Meaning comes from . . .
22	Most important characteristics (of how one define oneself)
23	One wish to be granted
24	Anything else you would like to share?

Marcy
Comment: Is there a word missing here? Meaning in life, maybe?

Qualitative Interview

The qualitative interviews for participants from both categories (secular and faith-based) were conducted in the participants' preferred choice of facilities (i.e., the site, if previously approved, or a public place). The first choice of meeting places for both the faith-based community groups and the secular groups were at their community meeting facility/office (with the exception of Site 1, where both participants chose a public meeting place). A public meeting place, such as an outdoor restaurant on another floor of the secular organizations building, was offered as a second choice for participants at Site 1.

Qualitative Procedure

The qualitative approach involved the selection of participants from the results of the quantitative survey questionnaire. Participants were identified based on being high scorers on materialism and low scorers on spirituality, as well as high scorers on spirituality and low scorers on materialism. The top 15% of these participants in each category were identified. The researcher then verified that these participants agreed to participate in a follow-up in-depth interview by having signed the consent form contained in the initial survey questionnaire. These participants were then asked structured questions on money and spirituality, as discussed above.

The qualitative interview is defined as "an interview whose purpose is to obtain descriptions of the life world of the interviewee with respect to interpreting the meaning of the described phenomenon" (Kvale, 1996, pp. 5-6). The qualitative interviews were used to elucidate phenomenological differences in relationship to money between the high scorers on materialism and high scorers on spirituality. An in-depth interview protocol was utilized to gather qualitative data directly related to the research questions (Kvale, 1996). Participants were offered a summary of results when the research was complete.

Prior to setting a time to meet with each participant, the researcher briefly explained the study and informed consent and acknowledged permission for the participant to resign from the interview. At the site of the interview, the researcher again briefly mentioned that the purpose of the interview was to gather data regarding the relationship between spirituality and money and answer any general questions from the participant. Discussion prior to the interview included how the in-depth interview was to be conducted and the general themes to be discussed, without details, so as to avoid the possibility of biasing responses. Participants were made aware that the duration of the interviews would depend upon the needs of the participant but were generally one hour and were audiotaped.

A debriefing period, which was not audiotaped, followed the interview. After conducting all the debriefings and reflecting on the content, the researcher recognized that he was remiss in not having considered audiotaping these sessions as well. The purpose of the debriefing was threefold, serving as a means of obtaining feedback on the questions asked in the interview; clarifying the participant's answers, as needed; and allowing the participant to process personal reactions. The debriefing period lasted from 5 minutes to 1.5 hours, depending on participants' needs. The researcher felt that the two participants who vented about their personal life situations represented a normal reaction to questions. Further, it resulted in appreciation by these two participants for allowing them to process these situations.

Qualitative Data Analysis Protocol

The audiotapes were transcribed verbatim by a transcriber of medical records at a major San Diego hospital, who is well informed regarding issues of confidentiality. The researcher labeled each tape with a numeric identifier prior to the in-depth interview. Each identifier consisted of a number identifying the site followed by the participant's assigned number. The original names and numbers of the participants, along with the audiotapes and transcripts, were placed in a secure location in a locked file cabinet to which only the researcher has a key. At the conclusion of the study, this numeric assignment and names of the participants were destroyed to further protect the participants' confidentiality, in case something should happen to the researcher. The transcripts and audiotapes remain the property of the researcher and will be stored (for a period of seven years), as described in the informed consent form.

The transcriber handed the transcriptions to the researcher, who served as the first rater for the interpretational data analysis, which involves examining transcripts for patterns, themes, and categories (Creswell, 1998). The qualitative analysis of the in-depth interviews identified common themes and compared the number of times that respondents mentioned key themes and categories for each question across all groups (Kvale, 1996).

The first rater made copies of the transcripts with the previously assigned numeric identifier numbers and gave them to the second rater. Blind coding was utilized with the numeric identifiers originally assigned by the researcher to each audiotape. The purpose of the blind coding was to prevent the raters from knowing which interview came from which group. Because the researcher assigned the numeric identifiers (for reasons of confidentiality), there was the possibility, however, that he might recall which number was assigned to which participant. During the initial phases of the coding process, the researcher was able to prevent associating numbers assigned to participants with whether they were high scorers in either category or the site from which they were selected. Upon finishing all phases of coding, the researcher could vaguely identify numbers assigned to participants in terms of demographic information, site information, or high scoring category.

The same data were provided to a second rater, who is employed as a departmental head of research for a specialized area of orthopedics at a major San Diego hospital. The use of a co-rater helped to protect the study from researcher bias, while increasing the reliability. Each rater performed the same seven sequential steps to analyze the data. The first step of the procedure was to read the transcripts twice, concentrating on the participants' responses to each question and mentally noting what appeared to be given the most emphasis in each response. During the second reading of the transcript, the raters took notes to identify overall topics, themes, categories, and patterns, with an initial concentration on general topics that arose collectively in the participants' statements.

The second step was to identify topics by examining the participants' transition to topics using colored pencils to bracket the various topic areas (by color), with titles of the topics written in the margin. Even though the same questions were asked of each participant, the answers may not have included the same themes. The raters coded the transcripts by sentences and phrases. The third step involved clustering the themes and placing them into one of three columns (major topic, unique topic, and topics irrelevant to the study). Both raters depended on their judgment as to whether the topic or theme was relevant to the phenomenon. Upon conclusion, when the raters met to compare results, additional irrelevant themes were identified and discarded. New major topics, themes, and categories resulted in a new hierarchy of categories. Differences in theme definitions or labeling were discussed and agreement reached consensually. There were few changes from the concluding meeting of the two raters, which supports the validity of the study. Additionally, Lincoln and Guba (1985) stated that a peer debriefing (between the co-raters) can aid in decreasing researcher bias.

The fourth step involved going through the columns displaying the major and unique topics to see whether any new, major topics emerged or whether those identified as major should be designated instead as unique topics. This step involved reanalyzing the transcripts and resulted in a more concrete code name next for each topic. During this process, supporting quotes from the transcripts were identified. This process allowed the researcher to consolidate the transcript quotes by theme. The fifth step was to examine the major topics and develop categories by finding similarities among the topics. The text for each category was then placed into separate folders for each category.

The sixth step involved recoding existing data to reorganize these data/themes into an abbreviated category that was concise and specific. A reliability coefficient was calculated by determining a percentage derived from the number of combined major and secondary agreements (researcher and secondary researcher) from their separate coding of the transcript, yielding an overall inter-rater reliability of identified themes of 81%, which is within the range of acceptable reliability. The inter-rater reliability for each theme ranged from 50-100%; the reliability for each theme is presented in the following chapter.

The seventh step was for the second rater to analyze the first rater's condensed transcripts and participant quotes, as well as to evaluate whether the renamed categories and division of data into major and secondary themes was still within what had been mutually agreed upon previously by the two raters. For the seventh step, the second rater was directed to evaluate the accuracy of the reordering and renaming of each topic, with specific supporting quotes from the transcript. During this step, one disagreement between the two raters was identified, but was settled when one new secondary theme was changed into a major theme and the minor change was agreed upon and implemented within a new set of major and secondary topics, with their supporting quotes.

Upon completion of the data analysis, which resulted in identification of the themes, the researcher identified the frequency of responses by group for each theme. The number of times that quotes corresponding to each theme appeared was determined by group, specifically high scorers on materialism, and then high scorers on spirituality, in regard to each theme. These responses were then summed, creating the total response frequency for each theme. Participants across both category groups, who provided similar quotes in regard to a theme, were identified and their quotes discussed. The next step involved identifying dissimilarities of themes by group, broken down by themes with which one group of participants identified versus those with which the other group did not identify. Then, for continuity, a single participant from each group category was then selected, based upon his or her number of quotes in regard to selected themes, and then responses from each category were compared with each other.

Methodological Issues: Validity and Reliability

The use of mixed methods ensures better reliability and validity. Lincoln and Guba (1985, as cited in Morse & Field, 1995) cited four criteria to be taken into account in the evaluation of qualitative research: true value, applicability, consistency, and neutrality.

True value or credibility is related to internal validity in empirical research. The qualitative in-depth interview is designed to capture the participant's worldview. As such, the researcher becomes a reporter of the participants' experiences. The interview questions, which concern monetary aspects of materialism, spirituality, and related concepts, enabled the researcher to grasp participants' views and definitions of these key constructs, thus improving the credibility of the study. To ensure reliability, the researcher allowed participants to tell their stories in their own words, without leading or emphasizing any content presented by the participant (McCracken, 1988).

The researcher enhanced the validity of the study by recognizing in advance that participants might have difficulty providing a full account of the phenomenon explored. Thus, the researcher ensured that there was enough time for each participant to answer each question as fully as possible.

During the data collection phase, the researcher added to the study's reliability by observing how participants' descriptions of the relationship between spirituality and money differed from the researcher's and then learned to see, with new detachment, the various content and themes that materialized. To ensure an interview in which participants felt comfortable, the researcher dressed in a way to minimize the distance between himself and the interviewees. The researcher presented himself professionally as an easily approachable social scientist who could be trusted with the information presented. The researcher used his tone of voice, body posturing, and facial expression to assist the participants in feeling that the researcher was a caring human being who was open to hearing the intimate content of the participant's expression of the phenomenon.

In regard to the interviews, the researcher strove for casualness and informality. The researcher conducted several pilot interviews with acquaintances (who did not participate in the actual research study) to become completely comfortable with the questions to be asked and to increase the conversational aspect of the interview. The researcher kept in mind that there are no right or wrong ways for participants to act; rather, the researcher's role is to seek to understand the way the participant relates to the explored phenomena.

Neutrality or decentralization by the researcher, which is another means by which to test trustworthiness in empirical studies, strengthens the research and is established by continual objectivity. The researcher continually observed himself for any bias before beginning the study, during (using journaling) and throughout the study by intermittent peer consultation with a fellow researcher also in the dissertation phase. The researcher entered into the study aware of his own possible biases in his understanding of individuals' relationships to money.

The interview questions provided another means for enhancing validity and reliability. The questions, along with well thought-out probes or prompts, allowed the researcher to cover all of the intended material and to keep the participant focused on the disclosed material. The questions also allowed for proper distance to allow participants to explain the phenomenon in their own words, with the least amount of researcher bias entering into the interview.

CHAPTER 4

QUANTITATIVE RESULTS

Surveys were administered to a total of 125 participants, with 89 returned, of which 87 were usable. Participants were drawn from both faith-based (n = 51) and secular (n = 36) sites/groups to identify high scorers in materialism (low scorers in spirituality) and high scorers in spirituality (low scorers in materialism). In this sample, the reliability of the two published scales was replicated, with the spirituality scale having a Cronbach's alpha = .90 and the materialism scale having a Cronbach's alpha = .81. The results of the quantitative analyses yielded significant findings in the three demographic areas of age, materialism versus spirituality, and religion, and the results of the qualitative analyses yielded 13 themes. This chapter presents only the quantitative results; the qualitative findings are presented in the following chapter.

Response Rates for the Five Sites

Of the two surveys discarded, one was missing one page of data and the other had an unsigned consent form. Thus, 87 of the 89 returned questionnaires were used. Of these 87 questionnaires, 51 were from individuals from faith-based organizations and 36 were from individuals from secular organizations. Table 2 presents the response rates for the five sites. In regard to more specific information for each site, Site 1 was a financial services company, Site 2 was also a financial services company, Site 3 was a fundamental Christian church, Site 4 was an Episcopal church, and Site 5 was a Jewish temple. The researcher's goal was a minimum of three faith-based sites and a total of at least 25 participants from each, as well as a minimum of 25 participants each from each of the two secular sites.

Table 2

Response Rate by Site

Site	Distributed (n)	Returned (n)	Response Rate (%)
Site 1: Secular	25	18	72
Site 2: Secular	25	18	72
Site 3: Faith-based	25	24	96
Site 4: Faith-based	25	15	60
Site 5: Faith-based	25	12	48

A number of problems occurred, however, in obtaining the targeted number of participants. At Site 3, a faith-based site, the researcher administered the survey in house. Although 25 participants returned surveys, one skipped one page of the survey and was thus ruled out. At Site 2, a secular site, 25 participants agreed to take the survey. Upon meeting with each of the proposed participants (25 had been contacted by an in-house liaison the day before), only 18 participated, and one survey was not usable because the consent form had not been signed. The reason given to the researcher by the seven participants for deciding not to participate, despite having previously agreed to do so, was not having enough time.

The contact person at Site 1, a secular site, originally had 25 participants who agreed to take the survey; however, at the time that the survey was conducted, only 16 of these participants were in the office. The contact liaison then asked 9 other individuals to participate. The researcher and liaison together handed out the surveys, and the researcher explained the terms and conditions of the surveys to each of the 9 newly solicited volunteer participants. However, at time of collection, only 3 of the 9 agreed turned in the survey. Each of the new participants failed to include answers to the demographic question on income. The 9 individuals having been asked to participate the same day caused some resistance with the assistant office manager, who specifically objected to being surveyed on her views about money and spirituality. This resulted in 6 of the 9 new participants deciding not to participate. The site liaison apologized for this individual's behavior and commented that this assistant manager had reacted similarly to various situations in the past.

From Site 4, a faith-based site, only 15 individuals from their committee participated. All 13 were present at the time of the scheduled survey, and two surveys were filled out later by committee members. Site 5, a faith-based site, had only 13 committee members present at their meeting, of whom one could not participate because she was a foreign national, and 3 participants failed to include demographic income data. Table 3 presents the response rates by secular versus faith-based sites.

Table 3

Response Rate by Secular versus Faith-Based Groups

Group	Distributed (n)	Returned (n)	Response Rate (%)
Secular	50	36	72
Faith-based	75	51	68
Total	125	87	70

Materialism and Spirituality for the Five Sites

Table 4 presents the mean scores on the materialism and spirituality scales for the five sites. As seen in the table, significant differences between mean spirituality scores were found among the five sites, as well as between the secular versus faith-based sites.

Table 4

Mean Scores on Materialism and Spirituality by Site

	Secular 1	Secular 2	Faith-based 3	Faith-based 4	Faith-based 5	All Secular	All Faith-based	Total
M	34.3	40.4***	30.4***	31.2***	34.9	37.4***	31.7***	34.6
S	74.0*	66.6*	82.5***	81.6***	71.3	70.3***	79.6***	74.8

Note * $p \leq .05$, ** $p \leq .01$, *** $p \leq .001$.

Participants from Secular 1 scored significantly lower than did those in Faith-based 3 in spirituality ($p = .02$), and participants from Secular 2 scored significantly lower than did those in faith-based 3 and 4 (both $p \leq .00$). Significant differences also were found between participants in the sites on the materialism scale. Participants in Secular 2 scored significantly higher than did those in Faith-based 3 ($p < .00$) and Faith based 4 ($p = .00$).

When combining the three faith-based sites and comparing them to the two secular sites, the participants from faith-based sites had a significantly higher score on spirituality (79.6), compared to those from secular sites (70.3, $p < .001$). The combined mean for spirituality for the two secular sites was significantly lower than the combined mean for the three faith-based sites. Conversely, participants from the secular sites reported significantly greater mean score on materialism (37.4), compared to those from faith-based sites (31.7, $p < .001$). Notably, there were higher means for spirituality than for materialism at all five sites.

Demographics

Participants were diverse in age (24-81) and mixed in gender. Because of the limited resources and geographical location (San Diego) of the study, ethnic diversity among participants was limited (primarily identifying as Caucasian). The researcher used convenience samples, and both the researcher's home and place of business are within geographic areas that are limited in terms of diversity. As seen in Table 5, an analysis of variance (ANOVA) of the sites indicated that the participants at Site 4 were significantly older than those at Sites 2 and 3 (both $p < .00$), and the participants at Site 5 were significantly older than those at Sites 2 and 3 (both $p = .01$). Chi-square analysis indicated that education levels differed significantly across the five sites ($p = .04$), with Sites 4 and 5 having the most educated participants. The distribution of income level ($p = .14$), gender ($p = .77$), and marital status ($p = .22$) did not differ significantly by site. The "all secular" group had mean age of 46.58, approximately 5 years lower than the "all faith-based" group, with a mean age of 51.82.The "all secular" group made more money, was less educated, and had approximately twice as many single participants as did the "all faith-based" group.

Table 5

Demographic Characteristics by Site

	Site 1 (n=18)	Site 2 (n=18)	Site 3 (n=24)	Site 4 (n=15)	Site 5 (n=12)	All Sec (n=36)	All F-B (n=51)	Total (n=87)
Age								
Range	36-66	24-65	25-60	38-81	39-76	36-66	14-81	24-81
Mean	51.94	41.22***^	41.83**^	58.07***	55.58^	46.58	51.82	49.20
Income								
< 35K	1	2	1	1	1	3	3	6
35K-50K	0	3	4	1	1	3	6	9
50K-75K	1	0	6	2	1	1	9	10
75K-100K	3	3	8	1	0	6	9	15
100K-200K	9	6	5	5	4	15	14	29
< 200K	2	4	0	5	2	6	7	13
Education								
High school	1	2	1	0	0	1	3	4
Some college	4	3	7	1	1	9	7	16
Associate's	3	1	3	1	1	5	4	9
Bachelor's	7	10	8	3	2	13	17	30
Master's	3	2	3	8*	4	5	15	20
Doctorate	0	0	2	2	4*	0	8	8
Gender								
Male	7	11	12	8	6	18	26	44
Female	11	7	12	7	6	18	25	43
Marital Status								
Married	13	11	23	12	8	24	43	67
Single	3	5	1	2	4	8	7	15
Divorced	1	2	0	1	0	3	1	4

Note * $p \leq .05$, **$p \leq .01$, ***$p \leq .001$. *$p \leq .05$, ^$p \leq .01$ site 5 > 2 and 3, ***$p \leq .001$ site 4 > 2 and 3. The total may not equal 87 because some participants elected to not answer all of the questions (e.g., for income, n = 82).

As seen in Table 5, there were no significant differences between the two groups in terms of age (p = .76), income (p = .31), education (p = .11), gender (p = .99), or marital status (p = .18). However, the "all secular" group has the majority of participants clustered at the high end of income, and the “all faith-based” group appears to have more highly educated participants, with greater numbers at the master’s and doctoral levels than does the “all secular” group.

Separate analyses were conducted for the materialism and spirituality surveys. Pearson’s correlation coefficients were calculated for the continuous variable of age, while ANOVAs, with a Bonferonni post-hoc comparison, were utilized for the remaining categorical demographic data.

Age

Pearson’s correlation coefficients showed a significant negative correlation between age and scores on materialism (r = - 0.22, $p = .04$), indicating that, as participants grow older, there was a trend toward a less materialistic orientation. In contrast, there was no significant correlation found between age and scores on spirituality (r = .00, $p = .98$).

Religion

There were 10 religions represented in this study as follows: 31.18% (27) were Christian, 16.47% (14) were Roman Catholic, 16.47% (14) were Jewish, 12.94% (11) were Baptist, 9.41% (8) were Episcopal, 3.53% (3) were Protestant, 2.35% (2) were Presbyterian, 1.18% (1) was a Jehovah’s Witness, 1.18% (1) was a Buddhist, and 4.71% (4) indicated “none.” It should be noted, however, that some participants at faith-based sites indicated on the questionnaire different denominations than would ordinarily be indicated (i.e., Episcopalians indicating Christian, or Christian fundamentalist church participants indicating Baptist). Therefore, the number of participants at the site may not be the same as what is represented in the Table. Mean scores on the materialism and spirituality scales are presented in Table 6. Due to small sample size (n = 1), *p* values were not calculated for Buddhist, Jehovah, and Presbyterian participant comparisons. The analysis by secular and all faith-based groups supports the hypothesis that individuals from faith-based groups are more spiritual than those from secular groups, and individuals from secular groups are more materialistic than those from faith-based groups.

Table 6

Mean Scores on Materialism and Spirituality by Religion

	Christian	Roman Catholic	Jewish	Baptist	Episcopal
Materialism	30.8**	33.1**	35.2	29.5**	33.0
All Faith-based (n = 51)	29.9	--	34.9	30.5	33.0
All Secular (n = 36)	33.7	33.1	37.0	19.0	--
Spirituality	80.6***‡	80.5	70.1^‡	82.1***^	79.5***
All Faith-based (n = 51)	83.2	--	71.3	82.0	79.5
All Secular (n = 36)	71.7	80.5	62.5	83.0	--

	Protestant	Presby-terian	Jehovah's Witness	Buddhist	None
Materialism	39.0	36.5	33.0	37.0	39.8
All Faith-based (n = 51)	--	--	--	--	--
All Secular (n = 36)	39.0	36.5	33.0	37.0	39.8
Spirituality	68.3	79.5	68.0	66.0	56.0***
All Faith-based (n = 51)	--	--	--	--	--
All Secular (n = 36)	68.3	79.5	68.0	66.0	56.0

Note * $p \leq .05$, **$p \leq .01$, ***$p \leq .001$. ^ $p \leq .05$ Baptist > Jewish, ‡ $p < .01$ Christian > Jewish, **$p \leq .01$ Roman Catholic > Christian, Baptist, ***$p \leq .001$ Christian, Baptist, Episcopal > none. A dashed line indicates that there were no participants for a category.

Baptist, Christian, and Episcopal participants all scored significantly higher on spirituality than did the "none" group (all *p*s $\leq .00$). Roman Catholic participants scored higher on spirituality than did the "none" group ($p = .06$). Both Baptist ($p = .03$) and

Christian (*p* = .01) groups scored significantly higher on spirituality than did the Jewish participants. The Baptist (*p* = .01) and Christian (*p* = .01) participants both scored significantly lower on materialism than did the Roman Catholic participants. No other between group differences were identified for materialism. The values for the Buddhist Jehovah's Witnesses, Presbyterian, and Protestant participants (n = 1 for each) represent the actual score. When the means of all faith-based groups (n = 51) were compared to all participants (n = 87), it became apparent that the means for spirituality increased significantly and the means for materialism fell significantly. The same findings were true for the all secular groups (n = 36), with significant increases in materialism and significant decreases in spirituality, compared to all participants (n = 87). The quantitative analysis supported the hypothesis that those participants who scored high on spirituality would score low on materialism and that those participants who scored low on spirituality would score high on materialism.

Summary of the Quantitative Results

The significant results that emerged in the quantitative analysis of demographic data concerned the variables of age, site, and religion. In regard to age, it was determined that, as participants aged, they become more responsible with money (r = -0.22, p = .04). The results also indicated that participants from secular sites (material mean = 37.4 versus mean = 31.7 for faith-based) were more materialistic and less spiritual (mean = 70.3) than were individuals from faith-based sites (mean = 79.6).

For religion, the results indicated that self-identified Roman Catholic, Jewish, and Episcopal individuals scored significantly higher on materialism (mean = 33.76; MVS) than did Christian and Baptist participants (mean = 30.15). Further, participants who indicated that they were Baptist, Roman Catholic, Christian, or Episcopal scored significantly higher in spirituality (mean = 80.68; ESI) than did participants indicating who indicated that they were Jewish or no religion (mean = 63.05). However, Jewish participants scored higher on spirituality (mean = 70.10) than did participants who indicated no religion (mean = 56.00). Participants who indicated that they were of any religion scored as less materialistic than did participants indicating no religion, and all participants designating themselves as belonging to a particular religion scored as more spiritual than did participants indicating no religion. The spirituality score (mean = 75.74) and materialism score (mean = 34.05) were well above those for participants who indicated no religion (mean = 56.00) and well above the mean score for materialism (mean = 39.8).

The mean scores for all secular groups across each religion (with more than one participant representative) resulted in a higher mean on materialism and a lower mean on spirituality than the mean for all participants. The same findings were found with the mean scores for all faith-based groups across each religion, for which spirituality means were significantly higher and material scores significantly lower than the mean for all participants. This supports previous research that shows that religious individuals are more spiritual and less material than are individuals who are not religious and supports the research hypothesis.

CHAPTER 5

QUALITATIVE RESULTS

This chapter presents the results of the qualitative analysis. As noted in Chapter 3, based on scores on the ESI (spiritual) and MVS (materialistic) scales, participants were dichotomized into two groups, scoring high in materialism (above mean) or low in materialism (below mean). Participants were further dichotomized into scoring high on spirituality (above mean) or low on spirituality (below mean). The mean score for the total survey (N = 87) on the materialism scale was 34.05 and for the spirituality scale, 75.74. The mean score for secular (n = 6) on the materialism scale was 46.67 and for the spirituality scale, 59.30. For faith-based (n = 6) the mean score on the materialism scale was 22.00 and for the spirituality scale, 85.50. The mean for the top 10 high scorers from secular sites for materialism was 45.10 and for spirituality was 59.00). For faith-based sites, the mean score for materialism was 23.10 and for spirituality was 85.40. The participants were then categorized into one of four groups: high materialism/high spirituality, low materialism/high spirituality, high materialism/low spirituality, and low materialism/low spirituality, with a breakdown as follows: high spirituality/high materialism (n = 15), high spirituality/low materialism (n = 38), low spirituality/high materialism (n = 23), and low spirituality/low materialism (n = 11).

The researcher identified the two quadrants that exemplified high scorers from high materialism/low spirituality and high spirituality/low materialism. The top 10 high scorers in materialism and the top 10 high scorers in spirituality were identified so that 6 in each category could be given a qualitative in-depth interview (Tables 7 and 8).

Table 7

Top 10 Scorers in Spirituality, with Lowest Materialism Scores

Study ID	Site	Spirituality Score	Materialism Score
Mark	3	84	24
None	3	86	19
Martha	1	83	19
Maura	4	84	20
Mitch	4	86	18
Mary	3	90	20
Moe	2	86	31
None	3	84	27
None	3	84	25
None	4	87	28

Table 8

Top 10 Scorers in Materialism, with Lowest Spirituality Scores

Study ID	Site	Spirituality Score	Materialism Score
Lisa	2	61	44
Larry	2	68	47
Louis	2	47	45
Lee	2	56	46
None	1	67	54
Lou	2	59	58
Laurie	1	65	40
None	4	72	39
None	5	51	35
None	2	44	42

The second highest scorer in the spiritual category chose not to participate in the qualitative interview and did not sign the agreement to participate in follow-up research. The fifth highest scorer in materialism was not able to meet due to time issues. In each category, the seventh highest scorer was recruited to participate in the study so as to complete a group of six high scorers from each category.

The highest scorers (top 15%) overall, or top 6 individuals in each area (high material/low spiritual, or high spiritual/low material), regardless of affiliation (faith-based or secular), were invited to participate in the interview, for a total of 12 participants. Of the top spiritual high scorers 50% were from the Christian Fundamentalist site (#3), and of the top 10 scorers in materialism, 60% were from the secular organization site (#2). Clustering of high spiritual scorers was noted, with increasing materialism scores beginning with the seventh participant through the tenth. Clustering with high material scorers began with decreasing materialism scores in the seventh participant through the tenth. The demographic characteristics of these 12 participants are presented in Table 9. All participants were Caucasian.

Table 9

Demographic Characteristics of High-Scoring Participants

Study ID	Sex	Religion	Income	Age	Education	Marital Status	Family
Material							
Laurie	F	None	$100-200K	59	Bachelor's	M	2
Lee	M	Jewish	$100-200K	51	Bachelor's	M	3
Lisa	F	Catholic	$35-50K	41	Bachelor's	S	1
Larry	M	Catholic	> $200K	53	Bachelor's	M	3
Lou	M	Protestant	$75-100K	35	Bachelor's	S	3[a]
Louise	F	None	< $35K	28	Bachelor's	S	2[a]
Spiritual							
Martha	F	Baptist	$50-75K	45	High school	M	3
Mark	M	Christian	< $35K	25	Bachelor's	M	3
Mary	F	Christian	$50-75K	52	Some college	M	3
Moe	M	Christian	$100-200K	49	Bachelor's	M	4
Mitch	M	Christian	$100-200K	59	Master's	M	2
Maura	F	Episcopal	$50-75K	55	Master's	M	2

Note. a. Live-in partner.

Overall, the interview participants were selected from the five sites, and the selection process did not differentiate between sites with any set quotas. All qualitative participants (N = 12) were interviewed within two weeks from having taken the quantitative survey questionnaire. It should be noted that Site 5 (Jewish) did not have participants qualify for either the material or spiritual high scorers and, thus, were not included within the qualitative portion of the survey. Of the 12 participants, 6 were highly spiritual, with 4 from faith-based sites and 2 from secular sites, and 6 were highly materialistic, with all 6 from secular sites). Two secular individuals indicated no religion and scored as high scorers on the materialism scale.

One problem that emerged was the unwillingness of participants to discuss questions that were not associated with the groups from which they had been selected (e.g., faith-based starting with money questions or secular beginning with spiritual questions). It had been the researcher's plan to alternate between the two versions of the in-depth interview questions (Appendix F). Upon meeting with resistance by the first few participants at both the faith-based and secular sites, the researcher decided to use the version of questions that began with the comfort area for each participant (faith-based began with spiritual questions, and secular began with money questions).

All but 2 participants concluded the debriefing session within 15 minutes. One participant wanted to further explain most of the answers that she provided during the interview, as well as to vent for approximately 30 minutes about her financial circumstances. Another participant clarified his answers as well and then provided an extensive history (60 minutes) of the problems in his marriage. This concluded with soliciting the researcher to work with the participant and his spouse, for which the researcher declined for two reasons. The first explanation offered was that it was unethical for a researcher to work with participants until at least one year after the study had been completed. The second explanation was that the researcher only worked within his area of expertise and interest, which did not include marriage counseling.

Themes

The interviews were transcribed and analyzed as described in Chapter 3. The development of general themes and categories followed aspects of the data coding procedures discussed by Tashakkori and Teddlie (2003), Creswell (1998, 2003), Miles and Huberman (1994), Tesch (1990), and Kvale (1996). The final analysis reconfirmed participant quotes supporting themes and the naming of themes. The inter-rater agreement for each theme (discussed below) is presented in Table 10.

Table 10

Inter-rater Agreement by Theme

No.	Title	Agreement %
1	Increasing Age Increases Responsibility With Money	100
2	Family Influences Money Use	60
3	Spending on Others	80
4	Stress/Unhappiness Associated with Inadequate Resources Prompts Spending on Self	80
5	Discovery of Higher Self Affects Spiritual Use of Money	100
6	Lost Connection to Spirit	60
7	Spiritual Commitment	70
8	Accumulation of Material Goods May Increase Self-Worth	90
9	Money Confers Status, Yet May Not Increase Satisfaction	100
10	Money Multiplies	60
11	Spiritual References Influence Money Usage	100
12	Low Spirituality	50
13	Spirituality Affects Importance of Relationships	100

The percentage refers to the agreement between the raters in regard to quotes, categories, and suggested themes. As explained in Chapter 3, the transcripts from participant interviews and participant quotes were the source of each rater's emerging themes. When themes were completely agreed upon by the two raters, 100% agreement was assigned. If a very small, unnoticeable difference existed in the themes, such as a single, insignificant word, 90% agreement was assigned. When one rater identified a minor difference in regard to a single aspect of a theme, subtheme, or category, 80% agreement was assigned. In the case in which there were a few minor differences in subthemes or categories, 70% was assigned. When one rater had significant strength of multiple identified quotes supporting a theme and the other rather had similar quotes but had minimally emphasized the identification of the theme, 60% agreement was assigned. In one case, 50% agreement was assigned. This was because one rater had identified a theme that was strongly supported by many participants' quotes. The other rater, however, had not specifically seen the word *spiritual*, as stated by a participant and failed to interpret other participant's quotes that alluded to spirituality (i.e., the sense of healing when in water). After discussion with the first rater and with evidence of the numerous quotes from material high scorers that demonstrated the theme, the rater agreed that the stated theme of low spirituality was evident and should be assigned.

For each theme, three quotes, considered most indicative of the theme, are presented. Quotes from participants utilized were the most representative of that theme. Presentation of participant quotes adheres to scientific protocol. Provisions were not made for including all participants, the number of times a participant's quotes appeared, or whether the participants describing a particular theme were all from the same material or spiritual category. Participants are designated by a fictitious name. Participants who scored high on the spirituality index are indicated by (HS), and those who scored high on the materialism index are indicated by (HM)

Theme 1: Increasing Age Increases Responsibility with Money

This theme encompasses the trend, as expressed by participants, that as they get older they made a choice to become more conscious and responsible with money. Participants discussed how it was more difficult when younger to control their desires to spend, as they wanted instant gratification. They expressed an awareness or need, with age, to save more money, and they became concerned with such responsibilities as the cost of college for their children or the eventuality of retiring. For some participants the change in their behavior with and attitude toward money was related to their fear of not having enough and a belief that they would be secure and have less stress if they had a sufficient amount of money in savings.

Mary (HS):

> We squandered our money on alcohol and parties, and that messed me up for a good long time. There are many things you see, as you get older and wiser. You see that money is important. We are just trying to be careful in what we buy now and how we spend it. When we retire in 18 years, will there be enough money for us to retire and live in California, if this is where we chose to live, and not eating cat food and living in a trailer? We have hired a new financial advisor to overlook our retirement funds and are being more careful with having a budget while still tithing and giving to charity. Things are so much better after we have applied the bible's teachings on money from a seminar we took at the church. [We are] trusting that God will lead us the right way with our money.

Laurie (HM):

> I want to retire. . . . I am in this 5-year window of transitioning. Even though I hate my job now, I have to work to make sure I can live a very comfortable life when I retire. I have fear of having enough money to retire. . . . . We are in a profession of trying to prepare for people's retirement plans. I sometimes worry about that. I worry about money running out.

Mark (HS):

> Before, it was spend money even if we don't have it. A lot of times our impulses and desires can hold off until later. We would pay for stuff and always end up negative in the bank with late fees. That caused a lot of stress and worry. . . . I realize the value of money more. When you are a kid, you want to spend it. When you get older, you understand when you get bills. When I was a teen, I got a couple of credit cards for emergencies and I am dealing with that debt. We have learned and I used to say a budget was restricting, but it is enabling you to do the things with a peace about it because you know where the money is. Using a budget is something that is about being responsible that comes with age and experience. You can read through the Bible, or your parents can tell you what to do with money one hundred times, but you don't see it as important until you have to deal with it on your own. The budget is another way of applying how God wants us to use money responsibly.

Theme 2: Family Influences on Money Use

Another theme that emerged was the belief systems of the participants' families of origin in regard to how they think and behave with money. Participants talked about how they experienced financial loss, divorce, and poor financial role models and how they had greater difficulty in life with money.

Lou (HM):

> The first messages I heard about money was when money became tight in the household. My father did very well for himself up until I was age 12 to 14. It was hard going from hanging out with other kids that were millionaires to kids that worked at the gas station. At that point, the realization that money is important is when I [realized] money wasn't always there. My father was at the top of his game, the mid '80s, the markets are shrinking. . . . I still relate to the time when my father had lots of money, and I am continuously striving for that wealth I remember we had, for myself and with my kids as well. I am proud of what I have accomplished and that most of the things have been my doing, without much financial support.

Mary (HS):

> [When I was] a child, my parents were tight-lipped about money. My step-dad basically supported his brother and his mom when he was in high school. He made us see the value of money: you worked hard and didn't waste. He wanted us to save everything. We had to earn clothes or toys. He would tell us a lot that he had to wear holey shoes and flood-water pants. My step-dad and mom would plan ahead and really save so we could go on a camping vacation each year. My step-

dad said to save up and not get something right away. It was important to save ahead and not go into debt. I was able to save up all of my own money and buy my first car in high school and then a house. God has always provided for me.

Louise (HM):

Basically money, I was taught, was there to make things comfortable. My parents believed in getting enough to make you a little happier than normal. My mom said if money was the only problem you have in life, you don't really have any problems. Like the Stones' song: You can't always get what you want, but you get what you need. My dad worked all the time, constantly. He never really spent any money on himself. . . . He is the most selfless person I have ever been exposed to. It was in college where I spent whatever I wanted and my parents paid the bills. That's where I got into trouble. I never even saw the Mastercard bills. They went straight to their house. Now I spend the same way, but I can't afford the lifestyle I had when I was in college. The Mastercard bills come to me and I ignore them because I can't pay them.

Theme 3: Spending on Others

Participants indicated that spending money on others rather than oneself was a direct byproduct of their individual spiritual connection with something greater than themselves or their higher selves. They mentioned that spiritual influence may provide them with a responsibility to use money wisely, giving freely to others, and a collective attitude. Participants stated that, when they are closely aligned with spirit, they willingly forgo pleasures of the senses and acquisition of possessions for serving their higher selves. The benefits participants noted included life satisfaction and well being, lasting peace of mind and calmness in relationship to money. Participants expressed having greater confidence in a philosophy with money that comes from their spiritual connection, although they were not able to be mindful of placing others above oneself or non-spiritual at all times.

Mary (HS):

We use our money on people, charity, the eternal, instead of instant gratification and material objects. That just comes with maturity and not sweating the big things and realizing that there is an eternity. We try to put time and energy into

> people because that is what counts. It is fulfilling. I have never been happier. That really turned us around. We're doing pretty good. Financially we're keeping a good budget and being careful. . . . We have a child we help support in Haiti monthly, we have a missionary family in Spain we help out; we have a friend in Romania we help. It is not a lot, but with each person we feel now above our tithing we can help give to another organizations. . . . I know God has blessed our finances and multiplies them in ways that I can't see on paper where every month so I can afford to give.
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> Maura (HS):
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> I remember telling my husband and my daughter, there are 5 to 6 reasons to have money. Good reasons for having money besides paying bills, education, travel, theater, is to give it away and pay for my daughter's wedding. By being practical with money, giving to others. . . it gives me calm and peace and perspective. Spirituality gives me a sense of what matters and what doesn't.
>
> Mitch (HS):
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> Because money is my servant now, it is just an extension of me, what I think God wants me to do. I think that is how money serves. We give it away, we use it. We don't begrudge a single thing we buy for ourselves because we feel we are generous with our money. We are not extravagant at all. Our little extravagance is a box of chocolates. . . . We are very good stewards. We have a plan and the plan is to give 20% away, to save 20%, and to blow the rest. We don't need stuff and we don't need bling and trinkets. I don't know anyone who has the fullness of life . . . that I have, clearly because of the direction of God that is leading us.

Theme 4: Stress/Unhappiness Associated with Inadequate Resources Prompts Spending on Oneself

For this theme, participants stated that, although there was enough money, at least to some degree and at some time in their lives, when they felt that they had a lack of material resources, they felt unhappy and stressed. They further mentioned that these feelings and thoughts of inadequate resources could lead to spending money on oneself or being frivolous. Participants also stated that their struggle to find meaning and financial peace of mind in their lives was related to the belief that they did not have adequate financial resources. From participants' comments, it appears that a psychological tension was associated with a belief in inadequate resources, whether or not that was actually a lack.

Lou (HM):

> Watching my dad lose everything and dropping from upper class to lower middle class was traumatic. Maybe it is one of the reasons I chose the profession I did where I could control my destiny. I am in a position to always move ahead financially, always be able to say I am not counting on someone else. What I accumulate is important. I bought my first house two years after completing college. Three months later I buy a vacation house, all in a 3-year period, having the ability to hold everything on my shoulders, I have been able to pay for school, accomplish school; buy three houses in three years, going from nothing. You can never have enough money. It is good to set money aside for a rainy day, but it is better to have it work for you. Don't ease up in life, keep on task, moving forward, it is when you let up that things fall apart. It is tiresome, but it is necessary.

Mitch (HS):

> My dad had a saying that a lot of people know if you have a friend who is tried and true, screw him good before he screws you. I was convinced I never wanted what happened to my parents to happen to me. My dad at 57 retired and went from making $13k back in 1974 to $2.4k per year. I then became the highest paid executive at [company] in my division at age 27, owned a 6000 square foot house, and had five cars. I was filthy rich; I couldn't spend it all. I looked perfect on the outside but was empty on the inside. I was miserable. I learned through my relationship with God that I didn't need all the things, but instead to live a balanced life with money. We will be able to live a middle-class lifestyle in retirement because we have planned well and are good stewards.

Lisa (HM):

> My need for more money in my life can be shown by my not having it I lost one of the most significant relationships in my life. I always feel if I have more money that this one guy (longtime boyfriend) will come back to me. I think if I had more money he would be in my life and not just on the periphery. If I had more money I would at least be an equal with him and that maybe he would want to be with me. He was with me for eight years, a long time. I look at my dad and his 3 marriages and see that the one thing that attracted women to him was his money. I have done well financially for a single lady, a condo in an exclusive area, saved for retirement, good paying job. But it's not enough. If I had more money maybe my life would have meaning.

Theme 5: Discovery of Higher Self Affects Spiritual Use of Money

Participants who mentioned this emergent theme tended to describe a single event in their lives that created a stronger connection for them to spirit or their higher self. Participants sometimes referred to this event as possibly being a miracle. The spiritual connection was reported to have various outcomes, including to increase the spirituality in participants lives, to leave them in a state of feeling pulled toward spirituality and materialism, or to indicate a return to and greater tie to materialism. Participants stated that the spiritual event gave them a sense of being connected with something greater than themselves, a oneness, that, if embraced, could change their lives toward one of greater giving and support.

Maura (HS):

> Getting pregnant was sort of an affirmation that God and I were on good terms. I took that as a real sign. Everything that the Catholic Church said I would be damned for, that God hadn't ruled me out. I think that was a big turning point, having a child and feeling like we needed to offer her something. We were able to then move to California and pay cash for a house, get good paying jobs in social work, and find a church that supported our beliefs.

Lee (HM):

> It was a back injury and loss of some of the use of my leg and not being able to participate athletically at the same level that I did previously. During this time I was on my own, and had no one there for me. I was lonely and broke. So there have been lingering effects and the pain. . . . There was a big question about even being able to walk. I wasn't sure if I could earn an income or what would happen to me. I got involved with healing through a lot of new-age methods of stretching, yoga, breathing, massage, and meditation and all of that kind of led me to kind of rethink my attitude towards God and religion and spirituality and kind of opened it up as a new experience. The spirituality lifted me out of my depression and allowed me to financially get back on my feet again. I was much more careful with my money. As I got older, the connection dissipated. I became more drawn into making money and getting financially ahead and accumulating assets for my family and myself. I am aware how I have become interested in my standing in the office and measuring what I have versus others. At the same time, I know that the connection is available if I ever need it again.

Mark (HS):

> Both of our cars broke down and now they are fixed because people paid for them for us. The Lord works in awesome ways. I surrender my entire life to him. When our car broke down, I was thinking, “God, please fix my car.” I push it to the side of the road and a guy drove up after we prayed about it. A man drove up, he said I recognize you from church, and I’ll fix it for cheap. It was $1300, which was cheap for what they did. We didn’t have that money. A lady at church said she would pay it. We didn’t stress about it because we knew you can test God in his faithfulness. He used other Christians to help us.

Theme 6: Lost Connection to Spirit

This theme concerned a situation in participants’ lives in which they lost touch with spirituality as a result of a painful or negative life experience. Participants stated that this event should not have taken place. This disconnection with spirit was voiced many times as an unwillingness to trust that good would prevail over evil or a wanting to give up because it was too hard to live a spiritual life. At the time of these events, participants were children, which they described as causing them to lose trust in parents or others whom they trusted. In turn, this caused them to withdraw, either knowingly or unknowingly, from spirit. Participants also expressed that the deep hurt they felt caused them to break with spirit momentarily and sometimes never to return to the same level of spiritual connection that they had.

Mary (HS):

> My family was very dysfunctional. I grew up with an alcoholic father who divorced mom when I was six years old, and my mom remarried an alcoholic. It was a rocky marriage for my parents. I knew it wasn’t right for my step-dad. . . . Each night we would have to drive to the bar to find him. I became an alcoholic. I didn’t want to. I said I am never going to drink, I don’t want this to happen, and I too married an alcoholic. I had given up on my relationship with God and was looking for being satisfied from the parties and alcohol. Several years later my life was becoming just as dysfunctional as my own childhood. I realized then I had to do something. I started going to church, gave up alcohol, got divorced, and turned my life around.

Mitch (HS):

> I left home probably at 13 for good. I got myself accepted to private boarding school, full-time, full-scholarship. I got myself into it without my parents' knowledge. I forged all the papers. I badly wanted to get out of my home. That is when I first understood my folks' financial situation. We had a very low, low income. Things were tight all the time. My parents had loan upon loan upon loan, 2nd, and 3rd on their house, which they bought in 1947. We never had much at all. I think my one birthday present was a subscription to *Boy's Life*. In the *Boy's Life*, they talked about this school. It led me to write them and forge all my academic papers. My dad said he couldn't pay for it because it cost more than he made in a year. Father was a cop, 6'3", 280 pounds, a very mean man, physically abusive to his kids. He didn't know how to control his temper and finally had to seek significant help before he could get it under control. He then the only time when my dad would hit me, he hit with 2 by 4s, anything available. Very troubled guy. He was brutal to us. Whenever he did that, he would swear like crazy. When he was angry he would swear Jesus Christ, God dammit, all that kind of stuff. I associated beatings with God and wanted nothing to do with spirituality or God. It wasn't until 15 years later that God came back into my life again.

Moe (HS):

> There was one Christmas when I was five, I was a prankster, a holy terror. I went around sabotaging dinner preparations. I remember opening up sugar and dousing it all over the butter cubes, goofing around like that, and riding on the dog around the house. The men in the family would say, "You'd better watch out, Santa is not going to bring you something if you act like that. . . . " Santa walked in, in full costume, here are your presents, in a box about two feet by two feet, and they threw it across the room about 15 to 20 feet and you could hear breaking. It was actually full of clay pots. They threw it so it actually broke open and here I am crying my eyes out. I stopped trusting adults, especially men, and it took a while to believe in God again. How could God have allowed something like this to happen?

Theme 7: Spiritual Commitment

Participants stated that it takes work to maintain a spiritual relationship after a spiritual life event that creates a stronger spiritual connection. These participants explained how this spiritual commitment allows them to feel supported in using their money in a balanced way. They stated that the effort to maintain the connection is worthwhile but that it was difficult to fit it into their daily schedule. Participants also regretted that they did not spend time embracing spirituality, and some fretted about how they might lose it and how devastating that would be.

Maura (HS):

> Sometimes I get too busy and my prayer life is like on the fly. I am not a quiet person, not a meditative spirit. I am more like *Fiddler on the Roof* with an ongoing dialogue with God, but people might think she is so irreverent. . . . I align my life with what I see as God's will. To stay in tune with it, it is not just about me. Because of this relationship with God I have the support I need to use my money in a balanced approach.

Mark (HS):

> I would say that I make myself too busy doing things. We need to watch out [for] that. We are so forgetting and wrapped up that we forget who we're doing it for. It is always, I need to stop, sit, and pray. I would say maybe the amount of time I get to spend alone with the Lord. I could take hours and hours a day, but a lot of times I make myself too busy. I usually pray before I get up, about 15 minutes by myself. My wife and I try to get together with a devotional.

Mitch (HS):

> The only concern I have is that I will lose my discipline and stop studying the scripture and stop being vigilant in prayer. My main concern is losing my ability to do those things. Alzheimer's scares me a little bit, but I am scared of not having a knowing relationship with God.

Theme 8: Accumulation of Material Goods May Increase Self-Worth

Participants indicated that the accumulation of possessions and accomplishments made them feel more productive and better about themselves at some level. They alluded to the act of consumption as creating a sense of well-being. Participants stated that their spirituality seemed to reduce some of their desires and grasping for material possessions.

Louise (HM):

> My dad was a martyr who worked all the time. He would buy his clothes out of a Blair catalog. My mom always said if money is the only problem in your life, then you don't really have one. I don't think about money at first, I just spend it. I'll spend it all in one or two days, sometimes the first day. I will spend it all on myself and whoever is with me. Nothing makes me happier than a great lunch with my girlfriends and a couple of glasses of wine. I get paid quarterly bonuses,

> when I get those I usually take out my friends. . . . We will take a road trip and I will pay for it. Money is a problem because I don't have enough to live the way I like to and it doesn't stop me that I don't.
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> Laurie (HM):
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> I came from nothing, one of seven kids, a longshoreman's daughter. Part of the reason I can enjoy my accomplishments is because I have personally been responsible for them. Ten years ago, I persuaded the landlord to sell the house to us even though he really didn't want to. I felt very powerful that I was able to do this. . . . It turned out to be a great deal, buying another house at the right time. It has great to get him to do what I wanted. I had to borrow from my 401K because of my other house. I made a lot of money on that house. In this business I can track my achievements daily and it is rewarding to make a lot of money. What gives meaning to my life is achieving something. I don't care if it is baking a cake, making cookies, or working in the garden. Achieving something makes me feel good.
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> Larry (HM):
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> I have been at this [financial advisor] for 28 years. I am in the top 10% of what people make. I am surprised we haven't reached this pinnacle of success. What I make is important to how I am able to interact with others at work and in how we are able to live in our family life. I feel like we have been successful. I put almost all my energy into my work and making money. I just spend too much time here. I would much rather leave here at 1 p.m. and go do something everyday and not worry about work. My dad was so cheap that I just feel like I want to buy my family nice things. I am grateful for all of the things we can do, 7K vacations each year, 12K for my son's private school, being able to buy what we want whenever we want. I don't over do it, but we do enjoy our life and the things we have.

Theme 9: Money Confers Status, Yet May Not Increase Satisfaction

Participants described how the amount of money that they had or appeared to have influences who are their mates, circle of friends, and acquaintances. Participants talked about how their financial status affected how they viewed themselves in society. They mentioned a tendency to cover up their insecurities and vulnerabilities by exaggerating their material worth, that is, spending more than they had, and exaggerating their material wealth. Some stated that when utilizing materialism, they struggled with whether they were satisfied.

Lou (HM):

You then get to a position where money is your position in life versus you work for your position in life. Your social networks grow with the people you associate with, so you have to fit in. It is almost this attitude of who you are, who your peers are. . . . One defining experience about money goes to a milestone when I was 14 when my father lost his job. Obviously, the realization of how important money is and your friends that you play with at 14 years old. You don't play with the kid who is a millionaire when you only have $10,000. It was hard going from hanging out with other kids that were millionaires to kids that worked at the gas station. There is difference in the relationship with these friends and you know the difference. I still relate to the time when my father had lots of money, and I am continuously striving for that wealth I remember we had, for myself and with my kids as well. . . . Whether you go to the private school, the church, you associate with that status of people and your life will always be that way based on your wealth.

Louise (HM):

I overspend. I love to pretend like I have it. I never want anyone to think I don't. When I go out with my girlfriends, we spend to put out an image like we are players, even though we can't afford it. . . . We put on this front that we have lots of money, and we buy really expensive drinks and food. The most satisfying thing in my life now are my friendships and that everyone likes me. I really can't think of anyone at work, or friends that don't like me.

Lisa (HM):

My mom went from La Jolla to Newport Beach, where it is very plastic, and you have to be members of this country club and that country club. I went to private school in La Jolla. You had to have certain jeans and certain clothes to be accepted. I remember asking my mom if I could get a pair of jeans. I remember her saying how will you pay for it. I don't remember how I got the money, but I got the jeans. . . . We didn't have the money that [others near us] had. I felt less than. It's hard when you can't fit in. I wanted so badly to be a part of a group, but I didn't have the money or right religion to make it in those groups at my high school.

Theme 10: Money Multiplies

Participants described the phenomenon or ability of money to appear to multiply on its own and stated that, having a strong spiritual connection plays a part in helping them acquire this new found money. They also discussed how they believed that they could control financial outcomes on their own.

> Mary (HS):
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> I think that God, I know God has blessed our finances and multiplies them in ways that I can't see on paper where every month I can afford to give.
>
> Lou (HM):
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> I learned in my father's position, I was very young, where he had money, he had plenty of savings, where the rule of thumb was 1 to 3 years of savings for a rainy day, is not always enough when you get into a certain position. With a family and other instances, it is learning how to take that money and learn how to let it grow instead of perpetually putting it away for a rainy day. The more you have, it works for you versus you working for it. The harder I work, my accomplishments will present themselves and be for the better of myself. Being able to accomplish things with money is important as I have gotten older. When you take time out to be with nature [spirituality], things seem to go better for you with money. Most of the time the milestones you accomplish for yourself and your future have always gotten better for me. I am in control of what happens financially, and I won't let go of my goals. I will make it happen.
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> Mark (HS):
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> Now that we tithe, God blesses us in little ways. We will get stuff in the mail, checks and money, that we weren't ready for or knew about [gifts].

Theme 11: Spiritual References Influence Money Usage

Participants mentioned the significance of using the Bible and/or spiritual references for examples of how to live life with money. Participants who were strongly connected to spirituality discussed how they were influenced by religious or spiritual text regarding how to live their lives with money. The participants viewed the religious texts as encouraging them to place greater emphasis on drawing their life satisfaction from spiritual relationships and being a good steward with money or living a balanced life with money. Participants who expressed a stronger connection to spirit seemed to live a life in which money was not placed at the forefront of their lives but rather were guided by spirit in how to live a balanced life with money.

Moe (HS):

> I have a Bible on my desk [at work], if I want to consult the Bible there, and then I usually spent part of my evening just before going to sleep reading a few things in the Bible to keep it fresh in my mind. I use my faith and the Bible and the act of prayer and what also calms things in my profession so I can perform a way that helps people prevent or solve [financial] problems or achieve goals that they are seeking. God provides specific examples in parable, the commandments and testament about how to live our lives with money.

Mitch (HS):

> Because [money] . . . is just an extension of me, what I think God wants me to do. I think that is how [money] serves. I can't define it outside the relationship with God. That is the only way I can make sense of it, spirituality and money. The only other way I can make sense is the role it plays in my life. God has the supreme role and everything else has a subservient role. . . . Money, I have come to understand, does not have power over me.

Mark (HS):

> Recently I have learned about how to apply what God says about money. I went to a [church] seminar [Dave Ramsey]. It was a video series, but it was really good. The ideas that were implemented were different and it was neat to hear what the bible says about money and how to spend it. If God is the one who created money and how to spend it, he knows best. You make a covenant with Him to give this much, right off the top, then I will pay my bills and rely on Him for the rest. There is a fine line between saving and being a money hoarder, spending and being an over-spender. When you put your trust or faith or well-being in money, then you are going to be let down every time. If you base your life on possessions or money, you will be let down. I put my faith in God as he doesn't change. You will always be stable and money is something to use, not your life. Put your trust in the Lord because he made the money and not the product you bought with it. God owns all the money in the world. He can give us a billion bucks right here, but he will do it in a way that builds our character. He will do it in a way that helps and strengthens us. I am impulsive, but I have had to control it.

Theme 12: Low Spirituality

For this theme, participants mentioned having some relationship, although limited, with spirituality in the daily living of their lives. Participants stated that not having a strong connection with spirit was not a source of concern for them.

> Lee (HM):
>
> Even though I have not been actively pursuing [spirituality] as intensely as I did [before], I know it is there and I have occasional moments of that experience.
>
> Larry (HM):
>
> Spirituality is more important than it ever was, but it is not a focus. I do think of it, but I wouldn’t say it is like a[n] overbearing concern.
>
> Lou (HM):
>
> I use nature to draw inside of me to make me stronger so I can accomplish what I want. Nature works for me. Spirituality for me is like being out of control. There is nothing you can do but let go and enjoy the thrill and exhilaration of the adrenaline pumping through you. There may not be trust in the outcome [of spirituality]. I rely more on myself as I get older. I can’t count on anyone or thing other than myself. I am very demanding of myself. I feel more in control.

Theme 13: Spirituality Affects the Importance of Relationships

Participants discussed having strong spiritual connections that caused them to favor relationships over material aspirations. Participants appeared to talk about gaining inspiration and life satisfaction from those communities with whom they shared similar spiritual views and relationships.

> Mary (HS):
>
> My girlfriends can’t be tighter. We can catch up where we left off, and we can talk about problems in our life. I have a huge community at church, I can probably call 200 people that I know right away would help us out. We had damage to our house last year. It sunk eight inches when the foundation dropped. People were calling us all the time, what can we do to help, sending us gift cards, bringing over meals, and working. We have a huge community in our church and my gal friends.
>
> Maura (HS):
>
> There are so many wonderful old people in our church. They have been guiding lights. They have been role models. If I only had my own family to look at it as to what happens when you get older. Very inspiring people, how they live and we love each other at church. My husband, my sister, people here [church]. My teachers, I couldn’t ask for more.

Martha (HS):

> My big help is my husband. The second is choir. The choir is my support system and the songs that are sung because, while not all the songs are from the Scripture, they are a song to that or about God. . . . The repetition . . . is where you can draw comfort. In times of trouble, you can draw from it. The songs are beneficial. . . . I just love Wednesday nights with the choir, getting together, being there for each other, and to do God's work. In a tough situation, I go to God and pray about it. My prayer is usually God, you know, I am not strong enough, I can't do this by myself, and you have to take care of it. When I do that, it is like whew. Somebody else is taking care of the problem, I don't have to worry.

High Number of Participant Responses from High Materialism and High Spirituality Categories

Certain themes represented the responses of a higher number of participants than did other themes. Each theme reflects the experience of the participant, with some themes being more reflective of the life experiences/beliefs of some participants than of others. The extent to which the theme reflects the interviewee content of the high spiritual and high material data set is included in themes 1, 2, 5, 6, 7, and 8. Table 11 presents the participant response rates as identified by the number of times quotes appeared that corresponded to each theme. First, participant responses were categorized within the high materialism group in reference to each theme, and then responses were categorized within the high spirituality group in reference to each theme. Then these responses were summed to create the total response frequency for each theme. The percentages reflect the percentage of the total response rate for each theme by category (highly materialistic or high spiritual).

Table 11

Frequency of Response by Group for Each Theme Category

No.	Title	HM %	HS %
1	Increasing Age Increases Responsibility With Money	50	50
2	Family Influences Money Use	50	50
3	Spending on Others	17	83
4	Stress/Unhappiness Associated with Inadequate Resources Prompts Spending on Self	83	17
5	Discovery of Higher Self Affects Spiritual Use of Money	42	58
6	Lost Connection to Spirit	50	50
7	Spiritual Commitment	50	50
8	Accumulation of Material Goods May Increase Self-Worth	50	50
9	Money Confers Status, Yet May Not Increase Satisfaction	83	17
10	Money Multiplies	40	60
11	Spiritual References Influence Money Usage	17	83
12	Low Spirituality	92	8
13	Spirituality Affects Importance of Relationships	100	0

As seen in the table, the extent to which the theme reflects the interviewee quoted content by spirituality or material varied by theme. As seen in participants' quotes supporting these themes, their common experiences indicate a high degree of mutuality. Themes that support the interviewee content of the high spiritual and high material data set include: (1) as participants aged, they were increasingly responsible with money; (2) beliefs of their family of origin in regard to money, influenced how they view and behave with money; (3) as a result of a crisis, many lost trust in humanity or God/something greater than themselves; and (4) to a certain degree, generally dependent upon the participants' expressed level of spiritual commitment, participants believed that the accumulation of material goods momentarily provides some noticeable increase in self-worth.

There also were differences (p value) in the extent to which the theme reflects the interviewee content (themes 3, 4, 9, 10, 11, 12, and 13) among participants identified as high scorers in materialism or high scorers in spirituality. Participant content in quotes indicated congruence with the theme almost exclusively or not at all, particularly in regard to theme numbers 3, 4, 9, 11, 12, and 13 and, to a lesser extent, 10.

Participants who were high scorers for materialism had predominantly content reflecting the theme as represented in themes 4, 9, and 12. These participants' statements reflected the themes of: (1) unhappiness associated with inadequate resources prompted them to spend on themselves; (2) the belief that money confers status, but then finding that it did not provide lasting satisfaction; and (3) despite not believing that spirituality was significant in their lives, they still acknowledged some relationship to it. Participants who scored high for spirituality primarily expressed themes 3, 11, and 13. Their statements and response rates exemplified the themes of: (1) believing that spending on others was a responsible action and was being part of their spiritual practice; (2) the reinforcement of spiritual references allowed them to utilize their money for higher purposes, such as for benefit of others; and (3) as part of their connection to spiritual/God, they cherished relationships with others and placed this at the forefront of their lives, as opposed to money.

As noted above, for certain themes (3, 4, 9, 10, 11, 12, and 13), participants who scored highly either in materiality or in spirituality exhibited equivalently high response rates. Further, participants who were high scorers in either category provided quotes that detailed experiences of certain themes and provided information on the phenomenological differences between materialists and spiritualists in their relationship to money. Below, for continuity, quotes from one participant scoring high in spirituality (Mitch) and one participant scoring high in materialism (Lou) are presented as indicative of their category's perspective. Several themes are presented, including examples from high scorers in both categories whose responses dominated that theme.

Marcy
Comment: Do you mean money?

Participant Responses from the Same Category

Highly materialistic participants did not comment on theme 3, spending on others, because they generally expressed a need to concentrate on themselves. They did not believe that faith or spiritual beliefs would help them.

> I learned from that to always know I have to move ahead, always be able to count on myself. As personal business or an entity, it is on my shoulders and no one else, and to know I have to stand up for myself. (Lou, HM)

Highly materialistic participants shared with highly spiritual participants the belief that, after taking care of one's family/self, money is to be shared. "First is generosity. One has no perspective; generosity is a perspective, using our money for others is a part of serving God" (Mitch, HS).

For theme 6, lost connection to spirit, all of the referenced quotes were from highly spiritual participants because, despite their losing spiritual trust during a crisis, they were able to reconnect with spirit at a later time.

> I had no positive experiences with spirituality. I was angry then. I was hateful towards God. I wasn't very pleased with this God because every time God got

> mentioned, I got hit. My relationship with God is heartfelt; it is everything. I don't know anyone who has the fullness of life, the joy that I have, clearly because of the direction of God that is leading us and those he has surrounded me with. My relationship with God is everything. (Mitch, HS)

Highly materialistic participants stated that, once the trust was broken, they generally were reluctant to trust again because they felt that their spiritually was betrayed.

> After 7 to 8 years, we were forced to sell our house. My mother then had to work at the department store. My father hadn't worked in almost 10 years now. If you are hanging out with the millionaires and suddenly you are hanging out with the guys that work at the gas station, there is a difference . . . I relate to the time when my father had money . . . I am continuously striving for that. I will never let that happen to me. I am in charge and there is no one or anything else to depend upon. (Lou, HM)

Although theme 8, *accumulation of material goods may increase self-worth*, was equally representative of both groups, all referenced quotes were from high scoring materialistic participants, as the wording of their quotes more strongly emphasized their attachment to this philosophy of life. The response rates of high scoring spiritual participants verified their experience/beliefs, but with less conviction.

> I am constantly striving for something bigger and better. I can't tell you exactly what it is. It relates to money. Striving for more brings meaning. There is more meaning in my life with the right things that show my status, and money is a big part of that. (Lou, HM)

In comparison, highly spiritual participants held less conviction in the theme. This was an unusual case in which the response rates from participants were equal, but the content of the words differentiated the two groups. They usually cited a fleeting or temporary satisfaction, at best. Highly spiritual participants realized that this theme contradicted their spiritual beliefs and discussed how they were more prone to giving into their desires to accumulate possessions when they did not practice their spirituality

> We owned a 6,000-square foot home and had five cars. I couldn't spend all of my money. Life though was meaningless. I had to start reading the scripture; I had

> never read the book like that before. Everything came to have very little meaning, except in the concept of my relationship with God [and] money as an offering. We had become a servant to money, and we couldn't do that any more. I took out the checkbook and wrote a check for 10% (tithing) of my previous year's income. It was wonderful, a defining moment, literally weak kneed. (Mitch, HS)

For theme 11, *spiritual references influence money use*, all of the referenced participant quotes were from highly spiritual participants. These participants spoke about giving, based upon spiritual reference, as a way of life:

> We became very generous with our money to the church and others, really quite generous. We gave away everything quite freely. Because money is my servant now, it's just an extension of me, what I think God wants me to do. I think that is how money serves. We give it away; we use it. We are very good stewards. (Mitch, HS)

Without a spiritual reference, participants seemed to find that money was taking on a life of its own.

> Being wealthy is being well off, financially secure, $5 to $10 million. Sure, that is a goal, but $70 to $80 million, in the next 30 years is more like it. Personally, I think I can amass that. There is never going to be enough. Always move forward; don't stand still. Always have some financial goal you are working toward. (Lou, HM)

Summary of the Qualitative Results

The 13 major themes that arose from the participants' interviews demonstrated that individuals struggle with what appears to be finding a balance in their lives in regard to money. Participants explained that when they were motivated by emotional dissatisfaction they tended to give in to more materialistic desires as a form of overcompensation. Additionally, at such times, they tended to revisit the negative belief systems of the family of origin, which contributed to psychological tension and stress. Participants also noted that when they were self-focused, they used acquisition of material goods and increasing financial status to attempt to boost their self-worth.

Some participants noted that major life crisis temporarily severed their trust in a greater good (God or something greater than themselves) and that it took time to repair their faith, if at all. They stated, however, that when they were able to make a spiritual connection, their emphasis and behaviors changed to thoughts and actions based on service and financial responsibility, resulting in well-being. Participants noted that having spiritual text and references on benevolence and achieving a balance with money was helpful in their pursuit to attain life satisfaction, including choosing relationships with others over concentrating on financial gain.

Participants had varying degrees of a spiritual relationship. When the concept of spirituality was introduced relative to the context of money, participants who all considered themselves to have a relationship with God or something greater than themselves indicated that they noticed a shift within themselves from self-focused to a more outer-focused position in which they felt that they could be better taken care of and, hence, could focus on inclusiveness and service to humanity.

Identification of themes that were predominated by either category of participants, spiritual or material, brought to light several significant differences among participants. Those who scored as highly spiritual took comfort in what they described as being supported by God or in operating from their true selves. These participants discussed an overall sense of security that derived from their spiritual beliefs. The participants described a sense of being spiritually connected as having greater love for themselves and correspondingly for others, leading to greater service. Some participants who scored high in spirituality exhibited overdependence on spiritual text at times and an inability to think or reason for themselves.

Participants who were material high scorers generally discussed the importance of a materialistic lifestyle and spoke about a belief that material acquisition and achievement might produce life satisfaction. Some of these participants fought more for balance with money in their lives. Others appeared to put the pursuit of money first in their lives ahead of relationships. Participants who scored high in materialism discussed greater ambition to succeed in career, meeting of desires, and an attraction to the perceived power of money. These participants talked about indirectly seeing money as a way out of those periods of pain or suffering in their lives, whereas spiritual high scorers tended to rely upon their spirituality during these periods. What became evident is that, regardless of category, each participant has aspects of spirituality and materialism within him or her and the potential to change and move toward a place of balance between spiritual connection and a healthy relationship with money.

CHAPTER 6

DISCUSSION

This chapter begins with a summary and discussion of the findings, followed by implications for clinical psychology and a discussion of the limitations of the study. The chapter concludes with recommendations for future research.

Summary and Discussion of the Findings

This research study was driven by the researcher's desire to further explore and understand how money can be used in a spiritual way so as to suggest potential benefits to humanity of the spiritual use of money.

Discussion of the Quantitative Findings

Using a mixed-method (quantitative-qualitative) approach, this study examined the similarities and dissimilarities in the phenomenology of materialism and spirituality in relationship to money. The quantitative results from the ESI and MVS scales indicated that those participants who were high scorers in spirituality also scored low in materialism and that high scorers in materialism also scored low in spirituality. Additionally, there were significant differences in age, secular and faith-based groups, and religion. Notably, individuals from faith-based groups scored higher on spirituality and lower on materialism, while those from the secular groups scored higher on materialism and lower on spirituality. When all faith-based groups were combined, the mean for spirituality became significantly higher, and the material mean significantly lower, than the mean for all participants' scores for spirituality and materialism. The same findings applied to the all secular participants who had higher material scorers, and lower spirituality scores, than the mean for all participants' scores for materialism and spirituality. More specifically, individuals who self-designated as Baptist or Christian scored significantly lower on materialism and higher on spirituality than did participants affiliating with other religions or no religion. Further, the results indicated that, with increasing age, participants demonstrated more responsibility with money.

The empirical studies on materialism, discussed in the literature review, showed a negative correlation between materialism and life satisfaction and a positive correlation with psychological tension, as well as the finding that individuals with a spiritual connection to God/higher-self experienced life fulfillment. Both the literature and the quantitative findings from this study suggest a relationship between a “secular” orientation and high scores on materialism and low scores on spirituality, as well as a relationship between a “faith-based” orientation and low scores on materialism and high scores on spirituality.

Discussion of the Qualitative Findings

The primary emphasis of the study was the qualitative in-depth interviews, in which participants shared their experiences, beliefs, and behaviors in regard to the phenomenology of materialism and spirituality in relationship to money. The research findings came from examination of content from individuals who were high scorers in spirituality and materialism and had originated from one of two groups, secular organizations or faith-based communities. The qualitative discussion begins with a general overview of the most significant findings, as drawn from the high scoring participants, on materialism and spirituality and then moves to more specific findings.

The general qualitative findings concern the participants’ three most significant emerging topics that relate to the spiritual use of money. These three areas were: (1) the differences between high scorers in materialism and high scorers in spirituality in regard to balancing the tension created between the polar opposite forces of the physical form of money and the spiritual aspects of being connected with God/higher self; (2) the underlying fear of poverty that kept high scorers in materialism centered in a material lifestyle, despite their awareness of the potential benefits of a spiritual connection; and (3) the identification of a third group of individuals who appeared to be caught between desiring material comforts and the spiritual rewards of service to others, but who did not enjoy the benefits of either group.

Differences between high scorers on materialism and spirituality. Philosophically, the high scorers on materialism and spirituality represented two approaches to viewing life. The interview content of high scorers on materialism reflected their belief that money was a way out of pain and suffering brought on by their (self-described) insatiable quest for more comfort and fulfillment of desires, which they felt would result in true life satisfaction. The majority of these participants, who were middle-aged, however, had come to discover that the money was only, at best, a means of temporary satisfaction. The interview content of younger high scorers on materialism indicated that they did not have the life experience necessary to determine whether materialism could be depended upon to be a long-term life satisfier. The younger high scorers on materialism expressed how the accumulation of material assets, status, and consumption was the dominant focus of their lives.

Notably, many of the material high scorers expressed an unwillingness to forgo the temporary pleasure brought on by attaining material comforts. They felt that, despite their materialism, they still could do good things in the world and were unwilling to part with their perceived enjoyment of having the best of material possessions and comforts. This belief in money being a satisfier led the material high scorers to many peaks and valleys. They would achieve material success, but then the temporary relief or pleasure it brought would wear off and they would experience, what they alluded to as, a mild depression, until they achieved their next material goal.

They discussed concerns and worries about their uncontrolled appetite for greater material assets and possessions, leading many of them to psychological tension and stress. They talked about their need for achieving the perceived security that money provided, but yet was so elusive and temporary, even when attained. What appeared to prevent high scorers on materialism from doing what they rationally knew was good for them, such as giving to others and directing their lives toward relationships instead of consumption and accumulation of possessions, was curtailed by their underlying fear of ending up destitute. Many of these high scorers on materialism found themselves in a quandary; they knew rationally that they were caught in a no-win proposition, trying to attain safety, life-satisfaction, and fulfillment from the finite object of money, which could not deliver what they thought that they emotionally needed and wanted.

These findings are supported by the majority of research, cited in the literature review, which found materialism to be correlated with negative psychological well-being (Burroughs & Rindfleisch, 2002; Kahneman et al., 2006; Kasser & Ryan, 1993). The most troubling concern for high scorers on materialism, who all, to some degree, identified with the emotional pull to gratify their material needs, as opposed to their self-identified contact with their higher self, was the realization that their current way of living was not working. They had innate knowledge, drawn from their higher selves, that an orientation to the material was not fulfilling for them. The richness of their interview content brought to light that each of them had a relationship with their God/higher self that they experienced as natural and lovely. More importantly, they felt that this relationship connected them to the greater good of humanity. Those participants who were especially drawn to the material lifestyle discussed how the extreme amounts of time spent in activities and accomplishments directed toward material benefits reduced the time available for spiritual self-discovery or greater connection to that place within each of them that brought lasting well-being and love for themselves and others.

Participants who had scored high on spirituality discussed living with spiritual principles as first in their lives. These individuals spoke about giving, tithing, and choosing to serve others. Money was seen as a secondary tool to serve their accomplishing goodwill toward humanity. These practical actions of daily service to others were described as an intent to feel the love that nourished them from their spiritual connection with God/higher self. These high scoring spiritual participants stated that service was many times modeled after the Christ-like principles explained within the Bible or other examples cited in other spiritual text. These participants felt an underlying state of being taken care of, no matter what occurred materially in the world. Many of these high scorers in spirituality provided numerous examples of how their spiritual connection served them through the support of like-minded individuals within their communities and how this fueled them to be even better servants to humanity. They spoke of congregating with individuals from their community to support each other in what they described as “swimming upstream like a spawning salmon,” choosing to hold beliefs that were contrary to self-focus and, instead, to focus on true love and putting others before themselves.

Where the material high scorers tended to know exactly how much they had in investments and to have specific financial goals, the spiritual high scorers expressed not being as concerned about their finances, believing that things would work out. Based on their interview content, high scoring spiritualists tended not to be as practical in their financial planning or as financially reality based as they could be. A few spiritual high scorers even alluded to a lingering thought money was evil and thus they chose to turn their backs to it and ignore it whenever possible. High scorers in spirituality also discussed how their belief in God/higher self would take care of them financially and that they did not need to be preoccupied with money. The downside that many spiritual high scorers expressed was not being financially prepared for retirement or meeting unexpected material emergencies that arose. These periods of financial need were experienced as unexpected circumstances and often caused a financial crisis within the lives of these spiritual high scorers. Spiritual high scorers acknowledged that being blind-sided by pretending that these material needs do not have to be addressed is not a healthy approach. The interview content of these participants revealed that being responsible with money required more than simply having a budget. They felt that it required using money for spiritual ends. Notably, two of the six spiritual high scorers disclosed, during their in-depth interviews, that they had a “bankruptcy-like” experience at some point in the past few years.

Underlying fear of poverty. As noted above, one of the most significant problems expressed in the interviewee content was an underlying fear of becoming poverty stricken. These fears of losing a job, catastrophic illnesses, and eventual bankruptcy, in particular, were noted more significantly in the content of high scoring material participants and was cited as the need to vigilantly pursue material assets. Participants discussed how they observed real life financial crises, either in their own lives, growing up as children, or as adults, and these memories influenced their current beliefs and behaviors with money. Participants' beliefs and attitudes regarding money were revealed in the in-depth structured interviews in which participants discussed the limits placed on them by their underlying fear of not being provided for materially and how this prevented them from further exploring their spirituality. Many participants realized that their fear of having inadequate financial resources was unrealistic, but it still controlled their lives. Their content expressed the notion that the altruistic energy that might normally be applied to serving others was instead siphoned off into less gratifying tasks, such as how to generate more money so they could somehow create a more satisfying life for themselves and their immediate family.

Emergence of a third group. The qualitative results also brought forth a third group of participants, who had scored highly on either the spiritual or material measures, but did not identify with either. These individuals discussed wanting the material accomplishments that money would buy, but also knowing that they yearned for that inner peace, as expressed by those who were high scorers in spirituality. They talked about not being able to enjoy even the temporary satisfaction of the material lifestyle because they had tasted the benefits that the spiritual connection offered. These individuals discussed a fear of leaving the familiar, however, along with a wish to become more spiritual and to attain the benefits of the spiritual world. At present, they expressed having neither and felt confused, isolated, and stressed. These individuals discussed the pain and suffering of being caught in between and it seemed that the discomfort was allowing them to begrudgingly change and move toward one of the two groups.

Both high scorers in spirituality and materialism seemed to voice being out of balance with regard to how money could be viewed and utilized from a truly spiritual context. The qualitative results suggest that the spiritual use of money requires constant vigilance and daily analysis to determine whether the individual is in balance spiritually and materially. Lessons learned from the participants' life experiences demonstrate that a decision to hold the tension between the material and spiritual worlds requires a continual monitoring of service to humanity and the practical responsibilities of the material, without any attachment to material comforts or possessions. The spiritual use of money seems to include some material comforts in individuals' lives, as long as they are not attached to them. The experiences expressed by participants in relation to this phenomenon appear to suggest that being mindful of the material purpose of money, which might allow for transcendence of the desires that keep individuals oriented to a material lifestyle, while attempting to hold their spiritual connection to their higher self/God and serve humanity might be the best means to achieve a balanced life. Further research on how to accomplish this balance between the material and spirit, labeled the spiritual use of money, is needed.

Themes. The analysis of the interview transcripts resulted in 13 higher-ordered themes. The major themes that emerged from the qualitative interviews comprised variables that had a direct bearing on the similarities and dissimilarities in the phenomenology of materialism and spirituality in relationship to money.

Specifically, as participants aged, they placed greater emphasis on responsible tasks, such as saving for their children's college education, retirement, and paying down debt. Individuals tended to decide how to allocate their time and resources away from work depending on their values and spiritual connection. When participants had a belief in God or something greater than themselves, they tended to express aspects of satisfaction with life derived from inner rather than outer causes.

Participants viewed the lack of direct verbal discussion of money within families of origin as having negative repercussions, such as viewing money in covert ways, assigning too much importance to it, and confusion about financial issues. Participants' stories also demonstrated an attempt to resolve the financial situations of their families of origin. The interview content of high scorers on materialism supported a general belief that parental and cultural influences, experienced and observed when growing up, influenced the way they currently think about and behave with money.

Participants indicated that their decision about how they spent money depended upon a set of values that were often spiritual in nature. Participants explained how they were able to control their desire to spend money on material comforts by using their spirituality. They felt that the benefits of being spiritual included a sense of calmness and peace of mind and, with these, an ability to look beyond the self to others, as demonstrated in giving of time and possessions in service to others. Participants mentioned that, despite their spiritual connection to a God or something greater than themselves, there were times during which they struggled to remain spiritual. When their spiritual connection was broken or weakened, they experienced periods of unhappiness and stress, which were related to a fear of not having enough materially.

Participants related to spending as an outlet to divert themselves momentarily from the lack of satisfaction they were experiencing at a particular time in their lives. Participants mentioned a sense that the accumulation of assets would yield feelings of security and status that was within each of them, but when achieved, the satisfaction was short lived. Being disconnected from spirituality was presented as potentially causing an overemphasis on aspects of money, instead of what participants described as longer-term fulfillment of relationships with people. There was a consensus that striking a balance between operating with significant spiritual values and still functioning in a material world was a formula for well-being.

When participants talked about being out of balance, they noted experiencing psychological tension. However, when they were operating from their higher self or a place of being spiritually connected, then money appeared to be more plentiful and was used for the greater good of humanity, with greater regularity and ease. Having resources such as religious texts provided clarification in regard to the development their values and how they utilized money.

Participants spoke of the centrality of seeking a connection to spirit in difficult times. Nevertheless, they wondered how negative or painful life experiences could occur when they were connected to spirit. These negative life situations seemed either to drive individuals away from spirit momentarily or cause them to move closer. For some participants, as the hardship lifted, it was easier to let go of the time and energy that they had allocated to the spiritual relationship and instead focus on practical needs and wants.

However, those who maintained spirituality found it helpful. Those who chose not to spend much time with spirituality indicated an ability to return and reconnect to spirit at any time.

Comparison with the literature. The majority of previous research has been conducted with college-aged participants. This study drew from participants with a mean age of 49.20 years old. As such, the results are more pertinent to middle-aged individuals. The review of the literature indicated that individuals who exhibit materialistic actions with money obtain less life satisfaction, whereas individuals who are highly spiritual and actively practice spiritual values in all areas of life (including the use of money) are more fulfilled (Burroughs & Rindfleisch, 2002; Kanner & Kasser, 2004). Participants in this study explained that, when they approached money from a spiritual perspective, material influences were lessened. Participants also indicated, as in the review of the literature, that when they were able to stay connected to spirit, God, or something greater than themselves, they felt more fulfilled. They noted that when they gave in to materialistic desires, obtaining material possessions did not make them feel better.

Research on materialism and life satisfaction (e.g., Furnham & Argyle, 1998; Kasser & Kanner, 2004) and religion and money (e.g., La Barbera & Gurhan, 1987, 1997) has found that participants test as either spiritualists or materialists, without consideration that some participants transition from one category to another. However, some participants describe living in conflict between spirituality and materialism. Participants in this study demonstrated aspects of both materialism and spirituality and were striving to find a balance. Even the most materialistic participants evidenced some degree of spirituality, and the most spiritual participants described the pull of materialism. Some participants ventured noticeably from their high-scoring category, depending on whether they were in crisis, were describing a past crisis, or were considering the attributes of an opposing position.

Participants in this study discussed experiencing a painful life event that threatened their trust in someone close to them or their spiritual relationship. The participants noted that, upon facing this crisis, they returned to the familiarity of materialism as a means of coping (Kasser & Kanner, 2004), returned to their spirituality, or vacillated between the two for a while. The individuals who chose materialism over spirituality expressed less life satisfaction compared to spiritual individuals who had supportive relationships with their spirituality and a high degree of well-being. Participants who had a highly spiritual relationship were eventually strengthened by their momentary loss of connection to spirit.

Most of the participants stated that a major crisis was an opportunity for them to let go of some aspect of themselves that no longer served them and prevented them from being their true selves. Unlike previous studies on money and life satisfaction or religion and money (Christopher et al., 2004; Kahneman et al., 2006), this study identified a potential third group of individuals who were highly materialistic but vacillated after a crisis. The emergence of this third group of individuals indicates that the participants may have been caught between wanting to embrace a spiritual relationship yet were unable or unwilling to let go of the perceived safety of materialism. These participants identified what appeared to be a split within themselves between adopting a more spiritual life or love of God or something greater than themselves and the familiar material life, centered on self. Not wanting to give up their identity and attachments to the material world may have inhibited their becoming more spiritual. Other participants who switched from highly materialistic to highly spiritual lives made the transition from materialism to spirituality, despite having accepted God or something greater than themselves as their primary orientation to life after their crisis.

Participants also discussed the responsible use of money. The spiritual participants held as central their relationship with God or something greater than themselves. This relationship resulted in social responsibility, as seen in accountability and monitoring of money. Their use of money pointed to a need to learn how to balance their lives in a material world, yet live by spiritual principles. This became a predominant theme for each highly spiritual participant to varying degrees. Participants had difficulty with the realization that money was a finite object incapable of providing qualities such as love, fulfillment, or life satisfaction, and they discussed how money could provide comfort, temporary satisfaction, and security to different degrees, depending on their spiritual connection.

Similar to other studies on the relationship between religion and money (La Barbera, 1987; La Barbera & Gurhan, 1997), this study found that participants who considered themselves highly religious had a more emotionally upsetting reaction when confronted with the temptations of materialism. Fundamentalist Christians (who adhere to strict verbatim translations of the Bible) took a different approach compared to other Christians. The researcher noticed that, during the qualitative interviews, the highly spiritual, fundamentalist Christians may have tended to recite scripture and sometimes had strong opinions when they explained material aspects of money. The researcher observed that sometimes nonfundamentalist Christians possibly allowed themselves a little more time to struggle with confrontational material questions. The researcher noticed that some of those participants who had suffered from uncontrolled spending, insurmountable credit card debt, or an inability to contain material desires embraced their spirituality with a greater urgency possibly due to the fear of returning to old negative financial behaviors.

Participants talked about a lack of life satisfaction while making the material prominent in their lives. Another observation was that highly spiritual participants appeared to replace materialistic behaviors with spiritual references that kept them from being seduced by material enticements.

Conclusion

At least four conclusions can be drawn from the participants' in-depth interviews pertaining to money and spirituality. First, a great deal of the pain and suffering that participants experienced in regard to money was related to their self-focus and the life satisfaction that they perceived they would achieve from the fulfillment of material desires. Second, all participants felt that, within themselves, was the capacity to make a connection with their higher self/God and that, when they did make this connection, they achieved a sense of fulfillment. Third, participants who chose to expend their energy on a relationship centered in their higher self/God found, involving service to others, experienced greater love and well-being. Fourth, those participants who had a strong connection to their higher self/God found that they were better able to achieve a balance in their lives; although they enjoyed their material comforts, they did not make a material lifestyle the central point of their lives.

Suggestions for Secular and Faith-based Leaders

The researcher believes that there is a need for both secular and faith-based leaders to broach the subject of the spiritual use of money in their communities and organizations. An open dialogue of exploration and acknowledgment of how money can spiritually serve employees and congregates is needed. For too long, faith-based communities have ignored how money could be utilized for spiritual purposes in individuals' daily lives and, instead, have focused purely on giving to the community. As the literature review would suggest, in the past, faith-based leaders have been prone not to present spiritual references, such as Christ's interpretations of the spiritual use of money, in a straightforward, applicable manner. Individuals of faith-based communities need reassurance about and instruction on how to live a practical life with money and the material without becoming attached to them. Faith-based leaders need to dialogue with leaders in the secular financial services area to design a plan to move humanity into a better balance with money.

A dialogue between individuals of both secular and faith-based communities can bring out into the open the various ways in which money can serve humanity, including the practical applications of money for healing, and can result in better financial and emotional balance. Topics to be discussed could include the practicalities of budgeting, saving, and investing, from a perspective that is realistic, but not fear based. Faith-based individuals need to be taught to use their financial assets in ways that match their values, including being of service to humanity (e.g., through sustainable investing). Assisting individuals to determine their spiritual values, particularly with regard to money, would be a good place to start. This would empower individuals to use money to approach the world from a spiritual perspective.

For secular organizations, embracing the spiritual use of money might entail discussions of the spiritual needs of employees and how this relates to their salary and how the company derives its income. An important topic to consider is whether the morals, ethics, and vision of the company fit with the spiritual values of the individual employee. Secular leaders need to dialogue with employees and faith-based leaders as to how an individual's spiritual connection with God/higher self can provide life-satisfaction and lead to fulfillment. If the balance between the material and spiritual is to manifest, secular leaders need to recognize that material comforts are not motivators for all employees. Secular leaders could be educated by faith-based leaders about how individual productivity could increase if employees were spiritually aligned with the company's vision, mission, and goals.

Implications for Clinical Psychology

This study has clinical relevance in that it provides consideration of another therapeutic avenue for addressing clients who are in crisis with money. With better understanding of a potential third category of individuals who are in transition between identifying with materialism or spirituality, alternative methods of treatment may be considered.

Based on the findings of this study, it would be useful for psychotherapists to encourage material-oriented clients to explore the benefits of spirituality. Similar to the participants in this study, these clients may have previously experienced positive aspects of spirituality. Participants who experienced transcendence (Maslow, 1970, as cited in

Fuller, 2001) of self (i.e., discovery of a higher self in relationship to money) became temporarily connected with a sense of oneness or love and unity. The need to withstand the pain and suffering of the crisis may connect them to God or something greater than themselves. Psychotherapists working with materially oriented individuals who express a desire for change could begin to discuss with them the potential benefits of utilizing spirituality in relationship to their money before it reaches a crisis and then work with the client to support the need to change. Exploring with clients the impact of materialism in their lives could reduce the possibility of a crisis in the future. Given the abundance of studies that support the negative psychological effects of materialism on individuals, psychotherapists may choose to assist clients with exploring the potentially negative impact of materialistic behaviors related to money, such as depression, anxiety, sexual activity, fear/paranoia, anger reactivity, and power/control issues.

With money tension in couples as one of the leading causes of divorce, psychotherapists may be inclined to explore how materialistic traits affect the couple and family. Bringing greater consciousness to money issues and introducing spirituality, if appropriate, could prove beneficial to clients.

Psychotherapists could consider reconnecting materialistic individuals to their dormant or seldom-accessed spirituality and help them to see that it can become a catalyst for change. An ability to teach trust in client's self or spirituality, with which they are already familiar, seems less daunting as a first step toward change than introducing new techniques or belief systems. Teaching participants to trust this place within them and that they can operate from a higher purpose/spirituality can be applied to their use of money use as exemplified by the high-scoring spiritualists in this study. Finally, it is suggested that psychotherapists receive formal training on aspects of spirituality and money so that they are prepared to work with clients struggling to find balance in these areas of their lives. Further, in their own lives, psychotherapists need to embrace a balance between the material and the spiritual. Modeling responsible monetary actions for clients in line with their own values, such as sustainable investing and being adequately prepared for retirement and financial emergencies, is imperative.

Limitations

There were a number of limitations to this study. First, the sample size (87), ethnicity (primarily Caucasian), socioeconomic status (middle to upper-middle class), and education (primarily college graduates and master’s level) of the participants were relatively homogeneous and, as such, generalizability is limited. Second, although qualitative interviews are efficient for researching the phenomenological similarities and differences between high scorers in materialism and spirituality, the small sample size (12) limits the generalizability of the qualitative findings. Third, the lack of existing measures that empirically study the relationship between spirituality and money meant that the researcher could not make comparisons with previous research on the phenomenon of interest. Finally, the researcher admits to his bias of identifying with a need for U.S. citizens to strive for financial balance and a reduction in consumption of inordinate amounts of the world’s resources.

Recommendations for Future Research

Based on the results and limitations of this study, the following are recommendations for future research:

1. A third category, in which individuals vacillate between spirituality and materialism, would be helpful to researchers when further exploring the phenomenology of materialism and spirituality in relationship to money.

2. Based on the findings of this study, researchers would be better served by screening potential participants for material or spiritual history and duration and time of their last life crisis (questioning their spirituality or trust in a significant relationship), if any, prior to beginning research. Respondents undergoing crisis or loss might have artificially inflated scores in either direction (materialism or spirituality).

3. Clients need to be supported in their quest to find a balance between materialism and spirituality. Psychotherapists need to incorporate questions about financial and spiritual history into their in-take questionnaires, and these areas need to become a significant area of therapy. Provision of services to clients requires a holistic approach to all aspects of their lives, in which the balance between spirituality and the material is a significant factor.

4. This research suggests the need for a “financial psychotherapist,” who has practical knowledge of and life experience dealing with monetary issues, as well as being a licensed psychotherapist who can work with clients to resolve crises in this area.

5. Training and education could be developed for psychotherapists, faith-based leaders, and secular leaders on money and spirituality. Educating children as young as 6th grade, in regard to responsible actions with and the practical use of money, as well as what spirituality is and its benefits, as expressed through service to others, is suggested.

6. Based on the finite supply of world resources, there appears a vital need for more extensive research on how to support humanity by using alternative means, such as

spirituality, to control material acquisition and consumption, while encouraging life satisfaction.

7. The results of this research speak to the importance of further studying the relationship between spirituality and materialism as a means to determine how individuals can achieve a balance between materialism and spirituality in their lives.

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