

SATISFACTION WITH MATERIAL POSSESSIONS AND GENERAL WELL-BEING: THE ROLE OF MATERIALISM

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ABSTRACT

We theorize that overall life satisfaction is largely a composite of satisfaction from various life domains. The focus of this study is the material life domain, a psychological construct that groups consumer experiences related to the possession of economic goods. Consistent with our overarching hypothesis, we hypothesized that satisfaction with material possessions influences overall life satisfaction. We further hypothesized that the degree of influence material satisfaction has on life satisfaction is moderated by materialism, i.e., involvement with possessions. Specifically, material possessions will more strongly influence life satisfaction for materialistic than for non-materialistic individuals. We also hypothesized that satisfaction with material possessions is influenced by materialism. Specifically, those who are materialistic are more likely to be dissatisfied with their possessions because they are more likely to have high possession expectations. The model's constructs were operationalized in the context of a survey that was administered to about 300 college students. The data provided general support for the model.

INTRODUCTION

Quality-of-Life (QOL) has been conceptualized in various ways depending on the theoretical perspective used to define the construct (Sirgy, Meadow, and Samli 1995). From an economic perspective, QOL has been conceptualized in terms of income and utility. That is, many economists use accumulation of wealth, measured by income, as a surrogate measure of QOL. From a psychology perspective, QOL has been quite often conceptualized as life satisfaction (or subjective well-being). In this study, QOL is defined as overall life satisfaction.

In defining QOL in this way, this study builds upon the work of Campbell, Converse, and Rodgers (1976), who have suggested that life

satisfaction is a composite of satisfaction in various life domains (e.g., work, family, health, leisure etc). In other words, life satisfaction represents an overall attitude about one's life space and life domains within a life space (Campbell et al. 1976; Diener 1984; Brief et al. 1993). The greater the satisfaction within various life domains, the greater the satisfaction with life as a whole. The direct relationship between life domain specific satisfaction and overall life satisfaction is referred to as a "spillover" effect (Iris and Barrett 1972) or as "generalization" (Seeman, 1967). Turning to the specific focus of this study, the consumer life domain (Day 1987), people's assessment of quality of life corresponds closely to their acquisition and possession of economic resources (Douthitt, MacDonald, and Mullis 1992). And empirical research (Leelakulthanit, Day, and Walters 1991) suggests that satisfaction with material possessions significantly increases overall life satisfaction.

This study hypothesizes that materialism--emotional involvement in the possession life domain-- may lead to greater spillover from satisfaction with possessions to overall life satisfaction. We more specifically define materialism as the importance a consumer attaches to worldly possessions, in other words, as the belief or feeling that material objects are important and valuable (Belk 1984, 1985). Thus, materialistic people value material objects highly and devote more time, energy, and effort to the possession domain than others do. Consequently, they have fewer resources available in other life domains.

At present, little is known about the effects of materialism on the spillover of satisfaction with material possessions onto overall life satisfaction. The purpose of this study is, therefore, to explore this relationship. Marketers enhance overall life satisfaction (QOL) by providing material and non-material satisfactions. If the degree of spillover from possession satisfaction differs depending on the materialism of consumers, marketers can modify marketing programs (e.g., advertising) so

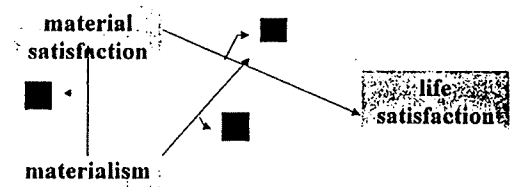
that they put more or less emphasis on material satisfactions depending on the degree of overall life satisfaction the emphasis is likely to produce. Advertising that emphasizes satisfaction with material possessions can be targeted at those with high materialism who are likely to derive satisfaction from a material emphasis. Conversely, advertising that features other life satisfactions may be targeted at people who are low in materialism and, therefore, are more likely to respond to and be pleased by products and images that are associated with other life domains.

This paper is organized as follows. We discuss first the spillover of possession satisfaction into overall life satisfaction, then the moderating effect of materialism on this spillover, and finally the relationship between materialism and possession satisfaction. Discussions on method, results, and implications follow.

A MODEL OF MATERIAL SATISFACTION, MATERIALISM, AND LIFE SATISFACTION

In the literature on quality of life (Campbell, Converse, and Rodgers 1976; Diener 1984; Scott and Stumpf 1984), the concept of *life satisfaction* is a well-accepted QOL indicator. We therefore focus our research on this concept. Our model of the relationship between key variables is represented in Figure 1, which shows that overall life satisfaction is mostly determined by satisfaction from the various life domains, including the material life domain. The material life domain groups an individual's experiences related to the possession of economic goods; thus, material satisfaction is the aggregate satisfaction produced by various material possessions. The influence of this material satisfaction on overall life is moderated by the extent of involvement in material life (materialism). Material satisfaction is likely to influence life satisfaction more strongly if an individual is materialistic. The model also shows that material satisfaction is influenced, negatively, by materialism, for materialistic people are likely to have high possessions expectations (Rudmin and Richins 1992; Wright and Larsen 1993), making them more likely to experience dissatisfaction with the possessions they actually have.

Figure 1
The Hypothesized Model



The Material Life Domain

Social psychologists have long recognized that the self is not a unidimensional construct. Self-concept is multidimensional because the mind of every person is constituted by multiple selves (Brewer and Nakamura 1984; Garza and Herringer 1987; Hoelter 1985; Markus 1977; McCall and Simmons 1978). These aspects of the self that form the self-concept are situated in various psychological *life domains*. Thus, people may have a self-concept in relation to education, family, health, job, friends, romantic relationships, etc. In other words, the psychological world is divided into life domains, and within each life domain, people have certain self-related, value laden beliefs that tend to be grouped, in their own minds, in life domains such as health, job, family, community, standard of living, and material possessions (Campbell, Converse, and Rodgers 1976; Burke and Tully 1977; Griffin, Chassin, and Young 1981; Scott and Stumpf 1984). The life domain that we focus on pertains to concerns related to economic goods (Douglas and Isherwood 1979; Kleine and Kernan 1991; Kleine, Kleine, and Kernan 1992, 1993; McCracken 1988; Morgan 1993). We refer to this life domain as the *material life domain*.

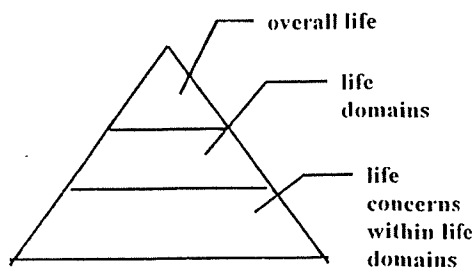
From the marketing perspective, Day (1978, 1987) and Leelakulthanit, Day, and Walters (1991) conceptualized the consumer life domain in terms of two dimensions: the acquisition and the possession of economic goods. *Acquisition of economic goods* refers to the domain of objects, persons, and events related to the purchase of goods that have economic value. Examples include the atmospherics, prices, assortment and quality of

goods, courtesy and helpfulness of personnel, and post-purchase service and warranties provided by local stores. The second dimension of the consumer life domain is the *possession of economic goods*. Possession of goods refers to the collection of objects that have monetary value (e.g., house/apartment, furniture, car/truck, clothing/accessories, and savings, etc.). In this paper we define the material life domain as involving only the *possession* of economic goods, not their acquisition.

Spillover Between Satisfaction with Material Possessions and Overall Life Satisfaction

To fully explain the relationship between satisfaction with the material possessions and overall satisfaction with life, we need to understand the concepts of vertical and horizontal spillover. *Spillover* between satisfaction with material possessions and overall life satisfaction can be represented using the hierarchy model shown in Figure 2 (Meadow 1988). The model is suggested by research in consumer satisfaction (e.g., Aiello, Czepiel, and Rosenberg 1977) and life satisfaction (e.g., Andrews and Withey 1976; Campbell, Converse, and Rodgers 1976) and is inferred from social gerontological research (e.g., Neugarten, Havighurst, and Tobin 1961). The model's basic premise is that life satisfaction is influenced by lower level concerns.

Figure 2
The Vertical Spillover



In this model, the affect within a life domain spills over *vertically* to the most superordinate domain (life in general), thus determining life

satisfaction. Most multiattribute attitude models use the same logic to explain and predict attitudes. For example, Fishbein and Ajzen (1975) have suggested that consumers attitudes toward a product, such as a car model or brand, are a direct function of their evaluations of the various attributes of the car as moderated by the belief strength associated with each attribute.

Satisfaction researchers have used this same logic to explain consumer satisfaction (e.g., Aiello, Czepiel, and Rosenberg 1977). In this case, the evaluation of each attribute expresses degree of satisfaction, and overall life satisfaction is held to be a function of satisfaction within each life domain (job, family, personal health, leisure, material possessions, and so forth). Satisfaction within a given life domain, in turn, is determined by satisfaction with the life conditions/concerns that make up that domain. For example, satisfaction with material possessions (the material life domain) may be determined by satisfaction with one's house, car, furniture, clothing, savings, jewelry, accessories, etc.

The extent to which satisfaction within a subdomain affects satisfaction of a superordinate domain in the hierarchy has been referred to in the quality-of-life literature as the *vertical spillover* (e.g., Sirgy, Hansen, and Littlefield 1994). It should be noted that spillover can be either bottom-up or top-down in vertical spillover. When satisfaction from a subordinate domain affects satisfaction in a superordinate domain, it is referred to as *bottom-up vertical spillover*. The spillover we have mentioned from satisfaction with material possessions to overall life satisfaction is an example of bottom-up vertical spillover. If the flow of affect is reversed and satisfaction in the superordinate domain spills over onto the subordinate domain, it is referred to as *top-down vertical spillover*. Empirical research has confirmed that top-down vertical spillover does occur (see Diener 1984 for a literature review). This concept suggests that life satisfaction may affect how people evaluate their material possessions. Those who are satisfied with life may be disposed to evaluate their possessions more positively than others do. Conversely, those who are dissatisfied with life may be disposed to evaluate their possessions more negatively.

Many QOL studies have empirically

demonstrated the bottom-up vertical spillover effect between satisfaction with specific life domains and overall life satisfaction (Diener 1984). With respect to the vertical spillover between satisfaction with material possessions and overall life, Dawson and Bamossy (1991) have shown that life satisfaction often plummets for people whose homes are destroyed by natural disasters. Leelakulthanit *et al.* (1991) have also demonstrated this effect using a consumer population in Thailand. They found that satisfaction with one's own acquisition and possession of material goods affected overall life satisfaction, especially for older and low income people. After examining much of the evidence on income and subjective well-being, Veenhoven (1991) concluded that income correlates highly and positively with subjective well-being. Applying these findings to our major constructs, this suggests that the material domain may affect overall life satisfaction. Hence, we hypothesize a bottom-up vertical spillover effect.

Turning to *horizontal spillover*, this concept refers to the influence affect in one life domain has on affect in another domain. Here, we are focusing on the spillover between life domains that are at the same hierarchical level in the overall hierarchy of life domains and concerns. For example, affect in the consumer domain may spill over into the family domain or job domain and visa versa. Although we acknowledge the effects of horizontal spillover between the consumer life domain and other domains, the model proposed in this paper does not deal with horizontal effects, only vertical spillover.

Based on the preceding discussion we introduce our first hypothesis.

Hypothesis 1: Overall life satisfaction is significantly influenced by affect or satisfaction in the material domain.

Involvement in a Life Domain Moderates the Domain's Effect on Overall Life Satisfaction

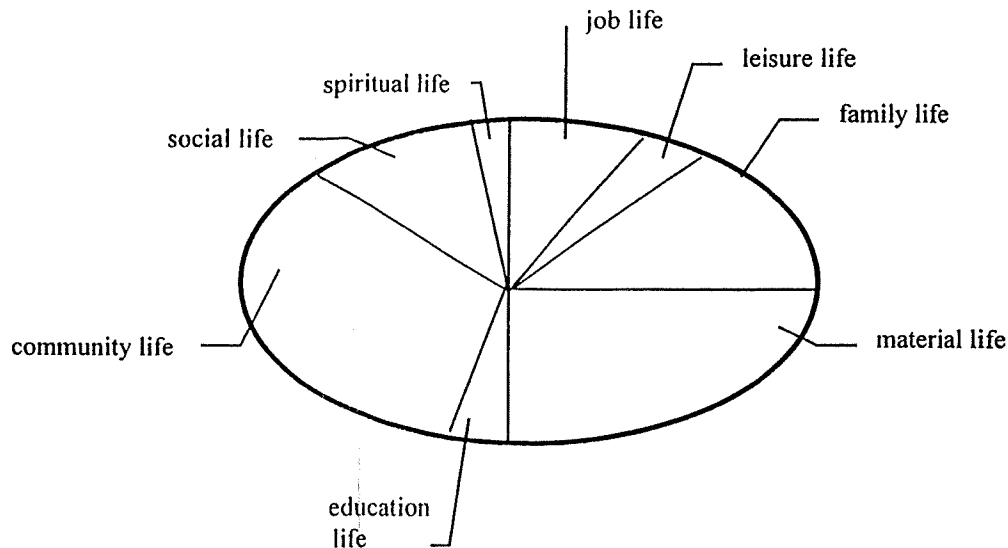
All life domains, including the consumer life domain and its subdomains, vary in their *salience*, i.e., some domains are more important than others. A number of prominent social psychologists (e.g., McCall and Simmons 1978;

Rosenberg 1978; Stryker 1968) have suggested that various identities (self-concepts reflective of certain life domains) are organized in hierarchies of salience that influence self-evaluations. For some people, their job may be the most important thing in life; for others, family may be most important; and, turning again to the focus of this study, for still other people, material possessions may be most important (see Figure 3). The concept of salience hierarchy involving life domains can illuminate our definition of materialism. For us, people are materialistic to the degree that the material domain (a sub-domain of the consumer life domain) is salient for them. Degree of salience can vary both absolutely and relatively, both within and between persons. For example, to a person suffering from depression, the material domain could be more salient than other domains (high relative salience) and yet still be less salient than it is for people who are mentally healthy (low absolute salience). Both the absolute and the relative levels of satisfaction are important. One's overall level of life satisfaction can be affected by changes in the salience of either the absolute or the relative salience of a life domain. But while it is important to keep in mind that materialism can vary absolutely between individuals and groups (a fact that is important in cross-ethnic and cross-national studies), in common parlance the term is most likely to be used to describe people within a group for whom material objects have high salience relative to other life domains that are important to the group.

Sociologists usually treat the concept of materialism in terms of people placing emphasis on things such as earning money and accumulating material possessions. For example, in a recent national study Easterlin and Crimmins (1988, 1991) argued that young people today are more materialistic than their counterparts in the 60's and 70's because they put more emphasis on earning a lot of money but less emphasis on work.

Turning to marketing, Belk and Pollay (1985) have defined materialism in relatively situational and concrete terms. In a study that focused on changes in the content of magazine advertising (and national materialism) over time, they defined materialism in terms of the degree to which ads emphasized appeals to pleasure and a comfortable or luxurious lifestyle. In the 80 years surveyed,

Figure 3
Various Life Domains



they found that materialism steadily increased. Offering a conceptual view of materialism that is more consistent with our theoretical perspective, other marketing researchers (e.g., Bloch and Richins 1983; Celsi and Olson 1988; Houston and Rothchild 1977) have distinguished between enduring and situational involvement with things. *Enduring involvement* reflects a general and permanent concern with a product class, while *situational involvement* reflects concern with specific situations or events related to specific purchases.

In the context of the material life domain (the world of economic goods and material possessions), we view materialism as enduring involvement in the material domain—a high level of cognitive and emotional involvement with material possessions. Our view of materialism as enduring involvement in the material life domain is consistent with Belk's view in other research (1983, 1984, 1985), wherein he defined materialism as interest in and concern for the ownership of things and the accumulation of possessions. "Materialism," he says, "reflects 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 in life"

(Belk 1984, p. 291). Viewed in this way, materialism is an individual difference factor related to the belief that material possessions are important in achieving happiness in life. Drawing upon these definitions of and this research on materialism, we offer the following hypothesis.

Hypothesis 2: The influence of material satisfaction on life satisfaction is stronger for more materialistic individuals than for less materialistic individuals.

The Effect of Enduring Involvement on Consumer Expectations and Dissatisfaction

Empirical work done to date seems to support a long-standing position of religious leaders and philosophers. In this stream of research, a consistent finding emerges: materialism is negatively related to overall life satisfaction. In a meta-analysis of studies treating the relationship (Belk 1985; Cole *et al.* 1992; Dawson and Bamossy 1990, 1991; Richins 1987; Richins and Dawson 1992), Wright and Larsen (1993) found a stable, medium-sized negative correlation. This negative relationship between materialism and life satisfaction can be explained as follows. Overall life satisfaction (QOL) is partly determined by satisfaction with material possessions. Satisfaction

with material possessions, in turn, is mostly determined by evaluations of one's actual state of material possessions compared to a set goal. *Materialists* tend to experience greater dissatisfaction with material possessions than nonmaterialists, which in turn spills over negatively upon overall life satisfaction. *Materialists* experience dissatisfaction with material possessions because they set material possession goals that are inflated and unrealistically high. This reasoning leads to the following hypothesis:

Hypothesis 3: Material satisfaction is negatively influenced by materialism: those who are more materialistic are likely to express greater dissatisfaction with their possessions than those who are less materialistic.

METHOD

Survey

In order to investigate the relationships illustrated in Figure 1 and test the hypotheses, a survey was used. The sample was drawn from undergraduate business students in eastern and mid-western universities. A total of 400 self-administered questionnaires were distributed in classes. Out of 450 questionnaires distributed, 293 generated usable data (response rate = 65 percent). The average age of respondents was 22.5. The sample was 57 percent male (167), 43 percent female (126). Each student received a questionnaire to fill out in the classroom. The questionnaire assured them that there were not right or wrong answers to the questions it posed. All that was required was their honest opinion.

Specific Measures

In this section we describe the specific measures used in the study.

Material Satisfaction. This construct was derived from the theoretical development of the model, and involved a multi-attribute composite index. This index reflects the satisfaction with ownership of specific material goods in a broad

range of product categories. This multi-attribute composite index was mathematically formulated as follows:

$$\text{OMS} = \text{Average SMi}$$

where OMS = overall material satisfaction
SMi = satisfaction with a specific category of material possessions (i)

The SMi component was measured as follows:

"If you own any of the following items, please indicate the extent to which you are satisfied/dissatisfied with possessing or owning them. Note that a person might like owning something—a classic car or a piece of property—even though they never use. Or they might be pleased both to own and to use the thing. On these items, indicate *only* how you feel about owning the item, *not* how you feel about using or consuming it. *Respond only to the items you own.*"

House or condominium
Consumer electronics (CD player, TV, VCR, computers, etc.)
Furniture and/or appliances
Private transportation (cars, trucks, motorcycles, and bicycles)
Clothing, accessories, and jewelry
Savings and investments

Each of these items was measured on a 7-point scale varying from "wonderful" (7) "good" (6), "satisfactory" (5), "neutral" (4), "unsatisfactory" (3), "bad" (2), "awful" (1), and "no opinion." The last category was treated as a missing value. Since all items represent different sub-constructs (not indicators of the same overall construct), no internal consistency-type of reliability was expected. The material satisfaction composite score for each subject was computed by averaging all six SMi scores.

The Materialism Measure. This construct was operationalized as the composite average score items selected from the following list:

I try to keep my life simple as far as material

possessions are concerned. (reverse coded)
 The things I own aren't all that important to me. (reverse coded)
 I put less emphasis on material things than most people I know. (reverse coded)
 I like a lot of luxury in my life.
 What I own or don't own has little effect on my personal happiness. (reverse coded)
 I often compare my standard of living with that of others.
 Where material possessions are concerned, generally I feel that more is better.
 It isn't important to own a nice car. (reverse coded)
 Owning property is or would be very satisfying for me.
 The things that money can buy are very important to me.
 I tend to view possessions as a burden, not as a blessing. (reverse coded)
 I like to have really nice things.
 Acquiring new material possessions is a low priority to me. (reverse coded)
 Owning material things is an important part of life.
 The more I have, the better I feel.
 I often indulge myself in buying things I don't really need.
 I keep my life simple by owning relatively few things.

Some of these items were adapted from Richins' materialism scales. We added other items. Responses to these items were recorded on a 7-point Likert-type scale. A single-factor confirmatory factor analysis was conducted and the results indicated an acceptable fit (Chi-Square = 71.22, $df = 14$, $p = .00$; GFI = .93; AGFI = .87; RMR = .07). Not all items were included in the composite average score, only those that loaded highly. The selected items were 4, 5, 8, 11, 12, 16, and 17, and the Cronbach alpha of these items was .6754.

The Life Satisfaction Measure. Life satisfaction was measured using a single-item Delighted-Terrible (D-T) scale. Subjects were asked "How do you feel about your life as a whole?" The D-T scale contained the following response categories: "delighted" (coded as 7),

"pleased" (6), "mostly satisfied" (5), "mixed feelings" (4), "mostly dissatisfied" (3), "unhappy" (2), and "terrible" (1).

The D-T measure is a well-established measure of subjective well being (Andrews and Withey 1976). The measure was reported to have a temporal reliability of .40 for a 6-months interval (Stock *et al.* 1982). Andrews and Withey (1976) reported high convergent validity with other self-report measures of life satisfaction and nomological validity, indicated by expected relationships with self-efficacy, marriage, and standard of living. Other positive and strong evidence of reliability and validity of the D-T measure was reported by Larsen, Emmons, and Diener (1983).

Satisfaction with Other Life Domains.

Satisfaction with other life domains such as job, family, finances, health, education, friends, leisure, neighborhood, and community was measured using the following single-item measures. Subjects were asked "How do you feel about the areas of your life that are listed below? Indicate whether you feel good or bad about each area of your life."

Your job situation
 Your family situation
 Your financial situation
 Your health
 Your education
 Your friends and associates
 Your leisure life
 Your neighborhood
 Your community
 Your spiritual life
 The taxes you pay
 Your environment (quality of air, water, land)
 Your political/economic freedom and independence
 Your housing situation
 Your cultural life
 Your social status

Responses to these items were measured using single-item Delighted-Terrible (D-T) scales, similar to the one used to measure life satisfaction. The D-T scale has been extensively used in quality-of-life research to measure domain-specific

Table 1
Lisrel Estimates

Sample	Dependent	Independent	Errorvar	R-Square
Entire (n=297)				
	LSG	<u>0.27</u> *POS (0.056) 4.77	.93 (0.076) 12.14	.072
	POS	-.00*IPOS (.058) -.13	.93 (.076) 12.14	.072
($\chi^2 = 8.45$, $df=1$, $p=0.003$, $GFI=.98$, $AGFI=.89$, $NFI=0.72$, $CFI=.73$, $RMR=.06$)				
High Involvement (n=132)				
	LSG	<u>.32</u> *POS (.083) 3.91	0.89 (.11) 8.06	.11
	POS	-.15*IPOS (.087) -1.76	0.98 (.12) 8.06	.023
($\chi^2 = 14.85$, $df=1$, $p=.00$, $GFI=.93$, $AGFI=.60$, $NFI=.54$, $CFI=.53$, $RMR=.12$)				
Low Involvement (n=151)				
	LSG	<u>.22</u> *POS (0.080) 2.77	.95 (.11) 8.63	.049
	POS	<u>.21</u> *IPOS (.080) 2.65	.95 (.11) 8.63	.049
($\chi^2 = .15$, $df=1$, $p=.90$, $GFI=1.0$, $AGFI=1.0$, $NFI=1.0$, $CFI=1.0$, $RMR=.0038$)				

1. LSG= Overall Life Satisfaction ; POS= Possession Satisfaction ; IPOS= Materialism
2. (1=low; 7=high)
3. significant coefficients: bold and underline

satisfaction as well as overall life satisfaction. (Andrews and Withey 1976; Larsen, Emmons, and Diener 1983; Stock *et al.* 1982).

RESULTS AND DISCUSSION

In this section, the study results are reported

by hypothesis. The spillover from material satisfaction to overall life satisfaction (H1), the moderating effect of materialism on the spillover relationship (H2), and the effect of materialism on material satisfaction are then discussed.

Table 2
Regression Analysis
(Dependent Variable = LSG: Overall Life Satisfaction)

Sample	Independent Variable	Pearson Correlation	Regression Estimate	p-value
Entire Group (n=297)				
	POS	.28	.17	.05
	LSD1	.21	.03	.38
	LSD2	.07	.03	.53
	LSD3	-.01	-.08	.13
	LSD4	.18	-.01	.81
	LSD5	.27	.11	.07
	LSD6	.14	-.15	.01
	LSD7	.18	.03	.69
	LSD8	.16	.06	.47
	LSD9	.11	-.03	.55
	LSD10	.09	-.00	.93
	LSD11	.07	-.01	.71
	LSD12	.25	.04	.46
	LSD13	.41	.17	.00
	LSD14	.29	.09	.14
	LSD15	.35	.17	.01
	LSD16	.35	.14	.03
	Multiple R	.5969	R Square	.3563
	Adjusted R Square	.2843	Standard Error	.7825
	F = 4.9495 (df=17, 152) p=.000			

POS= Possession Satisfaction

LSG= life as a whole

Domain Satisfaction:

LSD1=job situation; LSD2=family life; LSD3=financial situation; LSD4=health

LSD5=education; LSD6=friends and associates; LSD7=leisure life; LSD8=neighborhood

LSD9=community; LSD10=spiritual life; LSD11=taxes; LSD12=environment (air/water quality)

LSD13= political/economic freedom and independence; LSD14=housing situation; LSD15= cultural life;

LSD16=social status (1=terrible; 7=delighted)

Hypothesis 1 (H1)

H1 states that overall life satisfaction is influenced by affect or satisfaction in all major life domains including the material domain. Thus, life satisfaction is significantly influenced by material satisfaction above and beyond the influence of satisfaction from other life domains. This hypothesis was tested in two ways. First, we tested the model as a whole (materialism =>

possession satisfaction => overall life satisfaction). (see Table 1).

The correlation between life satisfaction (LSG) and satisfaction with possessions (POS) was .28 ($p < .01$) and the LISREL coefficient was .27 ($p < .05$) with R-square of .072. These results indicate that, as hypothesized, satisfaction with material domain positively affects overall life satisfaction.

The second way of testing the hypothesis was

by regressing life satisfaction scores against satisfaction with 16 different life domains including the material domain. The results are shown in Table 2.

The results indicate that material satisfaction positively affects overall life satisfaction (regression estimate = .17, $p < .05$). Other domains significantly effecting overall life satisfaction for college students were education (LSD5), friends and associates (LSD6), political/economic independence (LSD13), cultural life (LSD15), and social status (LSD16). The R-square for this equation was .356. This finding is consistent with previous studies and with H1 (Leelakulthanit, Day, and Walters 1991). It confirms that satisfaction with the material life domain and other life domains significantly affects overall life satisfaction.

Hypothesis 2 (H2)

H2 states that the influence of material satisfaction on life satisfaction is stronger for materialistic than for non materialistic individuals. This hypothesis was tested in two ways. First, we divided the sample into high and low materialism groups based on a median split. The median was 4.286. The results was 132 subjects were treated as materialistic (materialism score was greater than 4.286) and 151 subjects were treated as nonmaterialistic (materialism score was less than 4.286).

We regressed life satisfaction scores against satisfaction with the material domain with respect to each group. For the materialistic group, the .32 ($p < .01$) coefficient estimate between life satisfaction and satisfaction with possessions accounted for approximately 11 percent of the variance in life satisfaction. For the nonmaterialistic group, the .22 ($p < .05$) coefficient estimate between life satisfaction and satisfaction with possessions accounted for approximately 4.9 percent of the variance in life satisfaction (see Table 1). As hypothesized in H2, the spillover effects accounted for a greater percentage of the variance in life satisfaction for the high materialism group than for the low materialism group.

The second way of testing the hypothesis was by regressing life satisfaction scores of each group

(materialistic/nonmaterialistic) against satisfaction with 16 different life domains including the material domain. The results are shown in Table 3.

For the materialistic group, economic independence and material satisfaction significantly affected overall life satisfaction. For the nonmaterialistic group, education (LSD5), friends and associates (LSD6), leisure life (LSD7), and cultural life (LSD15) were significantly affected overall life satisfaction. It is interesting to note that material satisfaction (POS) was a significant indicator of life satisfaction for the materialistic group but had no effect on the life satisfaction of the nonmaterialistic group. Materialistic people have a strong emotional involvement in the material possession domain. As H2 suggests, the spillover from material domain to overall life satisfaction tends to be stronger for materialistic people than for nonmaterialistic people.

Hypothesis 3 (H3)

H3 stated that material satisfaction is negatively influenced by materialism. That is, those who are more materialistic are likely to express greater dissatisfaction with their possessions than those who are less materialistic. This hypothesis was tested in three ways. First, using LISREL, the following model was tested:

MATERIALISM -> SATISFACTION WITH POSSESSIONS -> LIFE SATISFACTION

The LISREL results produced coefficients indicative of a model with good-fit [$\chi^2 = 8.45$, $df = 1$, $p = .003$; RMR = .06; GFI = .98; AGFI = .89; NFI = .72; and CFI = .73]. The estimate of materialism on satisfaction with possessions was $-.00$ ($p > .10$), accounting for 7.2 percent of the variance in satisfaction with possessions (see Table 1). Though the relationship between materialism and possession satisfaction was not significant for the entire group (estimate = $-.00$, $p < .10$), there was a clear interaction when it was analyzed in the context of high vs. low materialism groups. The LISREL analysis showed a negative relationship (estimate = $-.15$, $p < .10$) for the high materialism group and a positive relationship (estimate = $.21$, $P < .05$) for nonmaterialistic group.

Table 3
Regression Analysis for High vs. Low Materialism Group
(Dependent Variable = Overall Life Satisfaction)

Sample	Independent Variable	Pearson Correlation	Regression Estimate	p-value
High Materialism (n=132)				
	POS	.35	.29	.04
	LSD1	.22	-.00	.94
	LSD2	-.03	-.05	.40
	LSD3	.05	-.04	.64
	LSD4	.11	.05	.56
	LSD5	.32	.00	.96
	LSD6	.11	.00	.99
	LSD7	-.03	-.07	.57
	LSD8	-.03	-.05	.74
	LSD9	.09	.07	.41
	LSD10	-.06	.03	.66
	LSD11	.02	-.06	.40
	LSD12	.13	-.04	.66
	LSD13	.51	.23	.01
	LSD14	.23	-.05	.66
	LSD15	.27	.12	.28
	LSD16	.36	.14	.16
	Multiple R	.6232	R Square	.3883
	Adjusted R Square	.2091	Standard Error	.7460
	F = 2.166 (df=17,58)	p=.0152		
Low Materialism (n=151)				
	POS	.22	.04	.73
	LSD1	.16	.00	.93
	LSD2	.20	.09	.28
	LSD3	-.03	-.11	.22
	LSD4	.21	.04	.65
	LSD5	.26	.21	.03
	LSD6	.15	-.17	.06
	LSD7	.42	.30	.05
	LSD8	.30	.12	.36
	LSD9	.16	-.16	.11
	LSD10	.29	.02	.80
	LSD11	.15	-.12	.21
	LSD12	.32	.10	.30
	LSD13	.33	.13	.15
	LSD14	.30	.12	.13
	LSD15	.39	.22	.03
	LSD16	.35	.08	.43
	Multiple R	.6890	R Square	.4747
	Adjusted R Square	.3453	Standard Error	.8113
	F = 3.6684 (df=17, 69)	p=.0001		

A second, more conservative test involves the same LISREL analysis; however, satisfaction with other life domains was also included as additional predictors of life satisfaction. These results are

shown in Tables 4 and 5.

This more conservative analysis produced a pattern similar to the first analysis. It showed that the effect of materialism on material satisfaction

Table 4
Lisrel Estimates with 16 Life Domains

Sample	Dependent Variable	Independent Variables	LISREL Estimate	T-value	R-Square
ENTIRE (n=297)					
	POS	IPOS	-.00	-.01	.00
	LSG	POS	.15*	3.10	.33
		LSD1	.06	1.13	
		LSD2	.01	.30	
		LSD3	-.10	-.16	
		LSD4	-.00	-.13	
		LSD5	.13*	2.08	
		LSD6	-.20*	-3.06	
		LSD7	.03	.53	
		LSD8	.07	1.0	
		LSD9	-.032	-.54	
		LSD10	.03	.55	
		LSD11	-.05	-.89	
		LSD12	.06	1.11	
		LSD13	.25*	4.04	
		LSD14	.12*	1.97	
		LSD15	.20*	3.44	
		LSD16	.16*	2.75	

($\chi^2 = 87.14$, $df=17$, $p=.00$, $GFI=.97$, $AGFI=.70$, $NFI=.95$, $CFI=.95$, $RMR=.04$)

* $p < .05$

was not significant for the entire group (estimate = .00, $p > .90$) and was significantly positive for the nonmaterialistic group (estimate = .24, $p < .05$). However, the effect of materialism on material satisfaction was negative (estimate = -.15, $p < .10$) for the materialistic group. This implies that those with high materialism tend to have high expectations which result in low satisfaction with the material life domain. Taken altogether, these results support H3 but only for high materialism subjects.

LIMITATIONS AND FUTURE DIRECTIONS

This study identified possession satisfaction as an antecedent of overall life satisfaction. That is, the satisfaction from the material possession life domain did spill over onto overall life satisfaction. This study has also found that the spillover effects are greater for those who are materialistic than for

those who are not. Finally, this study found that high materialism reduces satisfaction with the possession life domain for those who are highly materialistic.

This paper has certain limitations. First, we used a convenience sample of undergraduate students. It is, therefore, unclear whether the study's findings may be generalized to the entire population. A wider sample might, for instance respond to some items that were not relevant to students (e.g., satisfaction with house; satisfaction with investment and savings; job; taxes). Future studies may address this limitation by surveying subjects at other life stages. Second, this study focused on only one aspect of consumer life domain (possessions). The consumer life domain includes other related domains (e.g., acquisition, consumption, disposition etc.). Future work needs to be done to clarify the relationship between the other aspects of consumer life domain and overall

Table 5
Lisrel Estimates with 16 Life Domains:
High vs. Low Materialism Group

Sample	Dependent Variable	Independent Variables	LISREL Estimate	T-value	R-Square	
HIGH (n=132)	POS	IPOS	-.15	-1.66	.02	
		LSG	.26*	3.53	.36	
			LSD1	-.01	-.10	
			LSD2	-.10	-1.18	
			LSD3	-.07	-.65	
			LSD4	.07	.82	
			LSD5	.00	.05	
			LSD6	.00	.01	
			LSD7	-.00	-.80	
			LSD8	-.06	-.46	
			LSD9	.11	1.15	
			LSD10	.05	.61	
			LSD11	-.10	-1.17	
			LSD12	-.05	-.62	
			LSD13	.38*	3.63	
			LSD14	-.07	-.70	
			LSD15	.15	1.56	
		LSD16	.19*	2.00		
($\chi^2 = 76.69$, $df=17$, $p=.00$, $GFI=.95$, $AGFI=.45$, $NFI=0.92$, $CFI=.93$, $RMR=.04$)						
LOW (n=151)	POS	IPOS	.24*	2.85	.05	
		LSG	.03	.59	.47	
			LSD1	.01	.12	
			LSD2	.13	1.51	
			LSD3	-.14	-1.7	
			LSD4	.05	.63	
			LSD5	.25*	3.20	
			LSD6	-.23*	-2.63	
			LSD7	.28*	2.76	
			LSD8	.12	1.31	
			LSD9	-.19*	-2.27	
			LSD10	.03	.34	
			LSD11	-.17	-1.80	
			LSD12	.13	1.45	
			LSD13	.17*	2.01	
			LSD14	.17*	2.11	
			LSD15	.26*	3.06	
		LSD16	.09	1.1		
($\chi^2 = 61.02$, $df=17$, $p=0.00$, $GFI=.97$, $AGFI=.62$, $NFI=.94$, $CFI=.95$, $RMR=.04$)						

* $p < .05$

life satisfaction. Third, the role of materialism can be a function of culture (Leelakulthanit, Day and Walters 1991). Cross-cultural studies need to be done to identify what effect, if any, materialism may have when its absolute value is at a level higher or lower than that which is typical with this

sample of American college students. Finally, we acknowledged that while horizontal spillover may occur, we did not explicitly study this phenomenon. More research needs to be conducted on the impact of the material life domains on other life domains such as the

spiritual, health, or occupational domains.

These limitations notwithstanding, this study adds to our understanding of effects materialism has on the relationship between possession satisfaction and overall life satisfaction. The knowledge gleaned from this study can aid in psychographic segmentation, especially for materialistic consumers. The enhancement of QOL or life satisfaction is a major goal of QOL research. By identifying the conditions that affect the spillover from possession satisfaction to overall life satisfaction, this study can help policy makers develop programs that enhance overall life satisfaction. The policy implications of this study are as follows. Policy makers need to develop programs that enhance consumers' possession satisfaction. They might focus on those who are high in materialism because materialistic people tend to be more dissatisfied in the possession life domain than other people are. They also tend to have a high degree of spillover from the possession domain to overall life satisfaction.

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