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A mother's consumer socialization: The relationship with her daughter's compulsive buying behavior

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A Mother's Consumer Socialization: The Relationship with Her Daughter's Compulsive
Buying Behavior

BY

Autumn L. Berbaum

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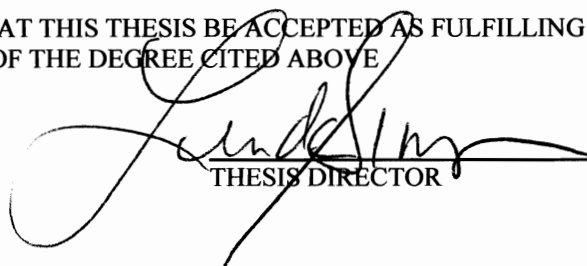
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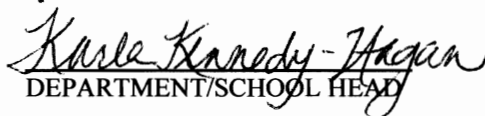
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Abstract

The purpose of this research was to examine the relationship between a daughter's perception of her mother's consumer socialization (both overt and covert) and the development of compulsive buying behavior of that child as an adult. Previous studies suggest that mothers socialize their children into the consumers that they become as adults. The participants in this study were female students at a Midwestern university, ranging in age from 17 to 25, who designated themselves as those who "love to shop." Data were collected via a multi-part questionnaire. The results of this study suggested that mothers' buying behaviors have an influence on their daughters' consumer behavior as adults. If mothers displayed compulsive tendencies, their daughters were also likely to display compulsive tendencies. It was also found that mothers who displayed effective or ineffective money management skills had daughters that were repeating those same behaviors as adults.

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Table of Contents

	Page
Abstract	ii
Acknowledgements	iii
List of Tables	vi
Chapter 1 Introduction	1
Purpose of Research	2
Benefits of Research	3
Definition of Terms.....	4
Summary	5
Chapter 2 Review of Literature.....	6
Consumer Socialization	6
Effects of Life Changing Experiences	8
Parenting Styles.....	9
Compulsive Buying.....	10
Summary	12
Chapter 3 Methodology	13
Design	13
Sample.....	14
Instrument	14
Procedure for Data Collection.....	15
Data Analysis	16
Summary	16
Chapter 4 Results and Discussion.....	17
Objective #1: Compulsive Buying Behavior	17
Objective #2: Perception of Mothers' Consumer Socialization.....	19
Objective #3: Relationship Between Buying Behaviors & Perception of Mothers' Consumer Socialization.....	21
Objective #4: Compulsive Buying Behavior Predictors	21
Objective #5: Mothers' Influence on Buying Behaviors	22
Positive behaviors	22
Negative behaviors.....	25
Open Ended Questions.....	25
Summary	27

	Page
Chapter 5 Conclusions, Limitations, and Recommendations	28
Conclusions	28
Limitations of Research	29
Recommendations	31
Further Research	31
References	32
Appendices	36
A: Compulsive Buying Questionnaire	36
B: Consent Letter	40
C: Personal Response: Question 13a	42
D: Personal Response: Question 13b	45

List of Tables**Table**

1	Demographics	18
2	Mean Attribution Scores for Compulsive Buying Score	19
3	Mean Attribution Scores for Perception of Mothers' Buying Behavior	20
4	Correlational Analysis of Daughters' and Mothers' Consumer Behavior	23

Chapter 1

Introduction

“Being a child consumer isn’t an accident in our society; it’s a requirement” (McNeal, 1987, p. 12). Children develop skills, knowledge, values, and behavior patterns that they will use as adult consumers (John, 1999). Children become consumers at a very young age and consumer behaviors that children observe in parents shape the type of consumer that they become. Even though parents become less influential consumer socialization agents as their children reach adolescence, the shopping behaviors learned early determine the type of consumers children become as adults (Ward, 1974). “It is the parents, while children are still in their arms, who introduce their children to the retail store personnel, the shelves of products, and the procedures of shopping and buying” (McNeal, 1987, p. 15). Unfortunately, parents may not always be positive role models for demonstrating effective consumer behavior to their children.

“Compulsive buying is an understudied, but growing dysfunctional consumer behavior with harmful psychological and financial consequences” (Dittmar, 2005, p. 467). Compulsive buying was first recognized as a problem in the early 1900’s (Benson, 2004). Mention of compulsive buying did not appear again in literature until the late 1980’s by leading researchers in the field (O’Guinn & Faber , 1989) and is gaining even more attention in today’s society. It is becoming evident through recent research studies that compulsive buying has been affecting people for decades and is becoming an even more recognized problem as of present (Black, 2001; Dittmar, 2005). O’Guinn and Faber (1989) stated that:

For most people, buying is a normal and routine part of everyday life. For

compulsive buyers, the inability to control an overpowering impulse to buy pervades their lives and results in significant and sometimes severe consequences. Compulsive buyers buy not so much to obtain utility or service from a purchased commodity as to achieve gratification through the buying process itself (p. 147).

In 1992, Faber and O'Guinn estimated that about 18.8 % of the population may be compulsive buyers or at risk of becoming compulsive buyers. In a more recent study (Koran, Faber, Aboujaoude, Lage, & Serpe, 2006), it was estimated that 5.8 % of the population is made up of compulsive buyers. In the American culture, women are typically the designated shopper; therefore, it is not a surprise that compulsive buying disorder appears to affect female consumers more than male consumers and this behavior usually debuts in the late teens or early twenties (Black, 2001). These women likely acquired the socialization that created their compulsion to buy as children, however, this behavior did not appear until later when they had access to their own money. "Women in these [Western] nations are generally expected to do most of the shopping and are taught at a young age that shopping and buying are enjoyable activities" (Faber & O'Guinn, 2004, p. 47). Because women are generally found to be the primary buyers in the household, this study examined the relationship between the mother's consumer socialization of her daughter's adult consumer behavior.

Purpose of Research

The purpose of this research was to examine the relationship between a daughter's perception of her mother's consumer socialization (both overt and covert) and the

development of compulsive buying behavior of that child as an adult. The specific objectives were to:

1. Examine the participants' compulsive buying behavior with the Compulsive Buying Scale developed by Faber and O'Guinn (1992);
2. Examine the participants' perception of their mothers' consumer socialization;
3. Determine the relationship between the participants' compulsive buying behavior and the participants' perception of their mothers' consumer socialization;
4. Determine whether perceptions of mothers' consumer socialization and mothers' parenting style are predictors of compulsive buying behavior; and
5. Determine the level of influence that mothers can have on their daughter's buying behaviors by examining participants' perception of their mothers' buying behaviors.

Benefits of Research

Understanding the origins of compulsive buying can assist in the prevention and treatment of this behavior by increasing awareness and knowledge of this compulsion. By examining the relationship of the mother's consumer socialization with her daughter's purchasing patterns, this knowledge could aid in the prevention and/or counseling needed to modify the behavior. Previous studies have examined compulsive buying behavior and other studies have been conducted on consumer socialization; however, this study examined the relationship between consumer socialization and compulsive buying behavior.

Definition of Terms

The following terms are referred to in this research and the meaning of these terms is imperative to gain an understanding of the study.

1. **Authoritarian Parenting:** Strict and controlling (Carlson & Grossbart, 1988).
2. **Authoritative Parenting:** Assertive but supportive (Carlson & Grossbart, 1988).
3. **Compulsive Buying Disorder:** "...excessive or poorly controlled preoccupations, urges or behaviors regarding shopping and spending, which lead to adverse consequences" (Black, 2001, p. 17).
4. **Compulsive Buying:** "...chronic, repetitive purchasing that becomes a primary response to negative events or feelings. The activity, while perhaps providing short-term positive rewards, becomes very difficult to stop and ultimately results in harmful consequences" (O'Guinn & Faber, 1989, p.155).
5. **Consumer Socialization:** "The process by which young people acquire skills, knowledge, and attitudes relevant to their functioning as consumers in the marketplace" (Ward, 1974, p. 382).
6. **Covert:** "concealed; secret; disguised" (Covert, 2010, para. 1).
7. **Direct Influence:** Intentional teaching by someone that affects another person's skills, knowledge, and attitudes through socialization agents (McNeal, 1987).
8. **Indirect Influence:** Unintentional teaching by someone that affects another person's skills, knowledge, and attitudes through observation and participation (McNeal, 1987).
9. **Materialism:** "Preoccupation with or emphasis on material objects, comforts, and considerations..." (Materialism, 2010, para. 1).

10. Neglectful Parenting: Detached and unresponsive (Carlson & Grossbart, 1988).
11. Overt: “open to view or knowledge; not concealed or secret” (Overt, 2010, para. 1).
12. Permissive Parenting: Indulgent and Lenient (Carlson & Grossbart, 1988).
13. Perception: “The act or faculty of apprehending by means of the senses or of the mind; cognition; understanding” (Perception, 2010, para. 1).

Summary

Chapter 1 provides an overview of the purpose, specific objectives, and benefits of the study. Chapter 2 provides a literature review that includes the topics of consumer socialization process in relation to early life experiences as a consumer and parenting styles, as well as a background of compulsive buying behavior.

Chapter 2

Review of Literature

This review of literature will provide an overview of how consumer socialization relates to early childhood experiences and parenting styles. A background of compulsive buying will also be discussed.

Consumer Socialization

“One of the most enduring concerns about consumer socialization is that our culture encourages children to focus on material goods as a means of achieving personal happiness, success, and self-fulfillment” (John, 1999, p. 202). Consumer socialization can be defined as the “processes by which young people acquire skills, knowledge, and attitudes relevant to their functioning as consumers in the marketplace (Ward, 1974, p. 2). Children begin learning the first day that they are brought into the world and this includes their development as consumers. Children now purchase more consumer goods than in any other time on history (Meyer & Anderson, 2000). “For most children, their exposure to the marketplace comes as soon as they can be accommodated as a passenger in a shopping cart at the grocery store” (John, 1999, p. 192). Parents are socializing their children as consumers even before they learn to speak and children’s development as consumers relies heavily on their parents’ consumer socialization style. “The development of consumer-related skills, behavior orientations, knowledge, and attitudes is essential for preparing children to participate effectively in the marketplace of adults” (Cram & Ng, 1999, p. 298). John (1999) proposed that “consumer socialization also be viewed as the developmental process that proceeds through a series of stages as children mature into adult consumers” (p. 186). Because children are socialized by their parents

from birth, the consumer situations that children are exposed to may contribute to the types of consumers that they become as they enter adulthood.

The more time children spend with their parents when shopping, the more they are influenced by their parents' buying behaviors. "In spite of children's limited mobility, it appears in general that parents want their children to have easy and continuing access to marketplace activities" (McNeal, 1987, p. 7). Parents are role models for their children and during shopping experiences they can pass along positive or negative buying behaviors. Parents who are ineffective consumers are teaching their children ineffective consumer behavior (Ward, 1974, p. 16) and that could influence compulsive buying behavior.

Parents serve as role models and can directly and/or indirectly socialize their children in ways that make it more likely for their children to develop compulsive buying tendencies. "Children learn consumer behavior through observation (incidental learning) and through intentional instruction by socialization agents" (McNeal, 1987, p. 13). Parents can have an impact on their children's consumer behavior through direct communication about buying (covert) or a more common approach is by their children's observation in purchasing (overt) (Moschis, 1985; Ward, 1974). "Consumer socialization involves more than the acquisition of knowledge and skills related to the consumer role. It also includes the learning and adoption of motives and values pertaining to consumption activities" (John, 1999, p. 201). "This procedure [becoming a consumer] begins in childhood in our society, and continues, to some extent, throughout life" (McNeal, 1987, p. 13). "It is a widely held belief in behavioral science that childhood experiences are of paramount importance in shaping patterns of cognition and behavior

later in life...” (Ward, 1974, p. 1). The skills and attitudes that children learn as consumers will likely remain with them into adulthood.

Because parents serve as the primary role model on how to interact in society, it is likely that a great deal of their children’s consumer behaviors stem from observational learning, which could include compulsive buying behavior. According to Boundy (2004), “In many cases spending is inherited... Whatever compulsive money patterns are displayed by parents, their offspring will tend to either repeat it, marry someone with that pattern, or strive rigidly to be the opposite of a parent” (pp. 13-14). Being a consumer is a part of being human, so it is not surprising that compulsive buying can develop when people are placed in the situation to “buy” everyday.

Effects of Life Changing Experiences

Previous studies have also linked compulsive buying in individuals with early life experiences. Throughout a child’s life, many life changes can affect the child’s way of dealing with new life experiences. This process has been labeled the Life Course Paradigm. “The Life Course Paradigm views the adult consumer’s orientation as a result of early-in-life experiences” (Benmoyal-Bouzaglo & Moschis, 2009, p. 54). “The life course model suggests that changing life conditions in the form of life event experiences create physical, social, and emotional demands and circumstances to which people must adapt” (Moschis, 2007, p. 297). These “changing life conditions” can be anything from parents getting divorced to the death of a close family member and could have a substantial effect in a child’s socialization. Rindfleisch, Burroughs, and Denton (1997) found, “Young adults whose parents were divorced or separated demonstrated higher levels of both material values and compulsive buying” (p. 320). Benmoyal-Bouzaglo and

Moschis (2009) found, "...young French adults who experienced a great number of disruptive events earlier in life show stronger compulsive behavior tendencies compared with those who experienced fewer such events" (p. 55). Parents who buy compulsively could have experienced one or more life-changing experiences as a child that promoted this buying behavior. In turn, their children could observe this buying behavior and mimic it as their own.

Parenting Styles

When determining the type of consumer socialization a child is receiving, the parenting style being used to raise the child should be examined, as this could have influence over consumer socialization (Carlson & Grossbart, 1988). Children experience socialization as consumers before entering adolescence (Meyer & Anderson, 2000, p. 255); therefore, it is likely that adult consumers display skills and attitudes that they learned at very young age. "Family communication regarding consumer issues and consumption is an important aspect of consumer socialization because communication is the process by which parents impart marketplace skills and knowledge to their children" (Carlson, Grossbart, & Stuenkel, 1992, p. 32). The way that parents overtly communicate about consumerism depends on the style with which they raise their children. Authoritative (assertive but supportive) and permissive (indulgent and lenient) parents communicate more with their children about consumer issues than authoritarian (strict and controlling) and neglecting (detached and unresponsive) mothers (Carlson & Grossbart, 1988). Therefore, authoritarian and neglecting mothers tend to socialize their children in ways that may promote compulsive buying in their children because overt communication is not an important aspect of their parenting. "Parent control over

children's material exposure is highest in authoritative rather than authoritarian families; and nurturing parent styles exhibit greater levels of parent child interaction..." (Rose, Dalakas, & Krop, 2003, p. 373).

Compulsive Buying

Abnormal consumer behavior deserves a great deal of study due to the harsh outcomes it can produce for both the person afflicted by the behavior and those close to this person (Faber & O'Guinn, 1989). Compulsive buying should be treated as an abnormal behavior that is in need of proper treatment. "Compulsive buyers who amass unmanageable amounts of debt can create economic and emotional problems for themselves and their families" (Faber & O'Guinn, 1989, p. 147). Like most compulsive behaviors, compulsive buying not only hurts the person that exhibits this tendency but also his or her closest family and/or friends. "...understanding this problem [compulsive buying] and providing help for those who suffer from it is not only humanitarian, but in the interest of society as well" (Faber & O'Guinn, 1989, p. 147). Further study into the origins of compulsive buying can help researchers learn why individuals suffer from this destructive behavior and can hopefully develop into prevention and treatment options. Treatment options may develop from already established treatments of disorders that are strongly related to compulsive buying. "Compulsive buying is closely related to major depression, obsessive-compulsive disorder, and in particular compulsive hoarding" (Kyrios, Frost, & Steketee, 2004, p. 241). If the origin of compulsive buying can start with consumer socialization, prevention will need to occur when consumers are children. Should mothers suffer from compulsive buying behavior and be treated, it is possible that

they will not socialize their children in ways that promote compulsive buying and, hopefully, the pattern can be broken.

Previous studies have linked compulsive buying in individuals to certain personality traits that a person may exhibit such as low self-esteem, anxiety, depression, and other obsessive compulsive ailments. A recent study on buying addiction found:

Evidence for a connection between addictive buying behavior and three symptoms of emotional distress (namely anxiety, depression, and obsessive-compulsiveness), the presence of specific personal qualities (low conscientiousness, low self-esteem, external locus of control, and sensation seeking), as well as the tendency to escape from or avoid stress produced by certain situations on life (Rodríguez-Villarino, Gonzalez-Lorenzo, Fernandez-Gonzalez, Lameiras-Fernandez, & Foltz , 2006, p. 519).

People may buy compulsively in response to a mental or emotional ailment that they already possess. “Compulsive buying was associated with the belief that acquisition of objects would compensate, reward, or neutralize negative feelings” (Kyrios et al., 2004, p. 253). Buying objects can serve as an outlet for negative feelings but the positive reinforcement experienced by the compulsive buyer only serves as a temporary fix until the negative feelings return. Mothers who use compulsive buying as an outlet for negative feelings may be indirectly socializing their children in a way that makes their children think that compulsive buying is typical way of life.

Materialistic people have been found to also exhibit compulsive buying tendencies. “What stands out as a major finding...is the powerful link between an individual’s endorsement of materialism as a personal value system and their proclivities

towards psychologically motivated buying behavior as a strategy to achieve major life goals, such as happiness, success, and life satisfaction” (Dittmar, 2005, p. 487). This is not surprising because people that show an obsession for possessions need to have a way of acquiring the possessions. Flouri (2005) found that “materialism in adolescents was closely related to their mothers’ materialism” (p. 717). It is possible, then, that children who “inherit” materialistic values from their mothers may also “inherit” the likelihood of becoming compulsive buyers.

Summary

This literature review provides evidence that there is a relationship between consumer socialization and buying behavior. Specifically, very early on, parents submit their children to consumer socialization (positive and/or negative) directly and/or indirectly, there are certain parenting styles that promote poor purchasing behaviors, and there is evidence that children can “inherit” materialism. Chapter 3 provides an overview of the research objectives and the methodology of the study.

Chapter 3

Methodology

The purpose of this research was to examine the relationship between a daughter's perception of her mother's consumer socialization (both overt and covert) and the development of compulsive buying behavior of that child as an adult. A simple random sample of female undergraduate students at a Midwestern university, ages 17 to 25, were selected to participate in this study. The specific objectives were to:

1. Examine the participants' compulsive buying behavior with the Compulsive Buying Scale developed by Faber and O'Guinn (1992);
2. Examine the participants' perception of their mothers' consumer socialization;
3. Determine the relationship between the participants' compulsive buying behavior and the participants' perception of their mothers' consumer socialization;
4. Determine whether perceptions of mothers' consumer socialization and mothers' parenting style are predictors of compulsive buying behavior; and
5. Determine the level of influence mothers can have on their daughter's buying behaviors by examining participants' perception of their mothers' buying behaviors.

Design

The methodology used for this study was a quantitative cross-sectional survey design that also included two qualitative items. Simon and Francis (2001) define quantitative research as "research focused on reliable and replicable data, mostly deductive in nature" and qualitative research as "research focused on inductive discovery,

tends to be exploratory, descriptive, process oriented and concerned with theory development” (p. 43).

Sample

The participants in this study included 80 female undergraduate students enrolled at a Midwestern university who ranged in age from 17 to 25 and identified themselves as someone who “loved to shop.” Participants were recruited for the study through simple random sampling.

Instrument

A multi-part questionnaire (see Appendix A) containing 13 items was formulated with four sections. Section A asked participants to indicate their age, year in school, ethnicity, marital status, geographic area of Illinois, debt status, and number of credit cards. Section B contained seven questions from the Compulsive Buying Scale (Faber & O’Guinn, 1992), utilizing a five-point Likert Scale (5= Strongly Agree; 1 = Strongly Disagree), designed to measure the respondent’s buying behavior. Some questions were modified by the researcher to be more representative of modern situations. Section C (Perception of Mother’s Consumer Behavior) contained 10 questions, using a five-point Likert Scale (5 = Strongly Agree; 1 = Strongly Disagree), developed by the researcher to determine the participant’s perception of her mother’s buying behaviors and parenting style. Section D (Personal Response) contained two open-ended questions designed to allow the respondent to reflect on why she believed that she was compulsive buyer and if she believed that she needed assistance or counseling for stopping the behavior .

Faber and O’Guinn’s Compulsive Buying Sale (CBS) was developed in 1989 and refined into a scale known throughout consumer research today. The scale is comprised

of elements shown to be indicative of compulsive buying based on Faber and O'Guinn's own experiences in therapy sessions with self-identified compulsive buyers (Faber & O'Guinn, 1992). The Compulsive Buying Scale has been utilized in multiple studies, such as those by Rindfleisch, Burroughs, and Denton (1997) and Kyrios et al. (2004), to measure the prevalence of compulsive buying in participants. "The CBS is a well-validated 7-item screening measure that has demonstrated adequate reliability and validity in previous research" (Kyrios et al., 2004, p. 246) and has proven its reliability and validity time and time again for almost 30 years.

A pilot study for the current research was conducted and IRB approval granted prior to data collection. After pilot testing was completed, the questionnaire was distributed to students at the University Union. Candy was provided as an incentive for students to participate. Respondents were required to fill out a consent form prior to their participation in the study (see Appendix B).

Procedure for Data Collection

After receiving approval from the Union Deputy Director, a table was set up at the University Union food court for a 4-hour time period. An eye-catching poster titled: "DO YOU LOVE TO SHOP?" was designed to capture students' attention. Students who identified themselves as those who "love to shop," were provided a consent form and given instructions on how to complete the questionnaire. Students had the option to discontinue the questionnaire at any time. All questionnaires were placed in an envelope to ensure confidentiality.

Data Analysis

Descriptive statistics were used to analyze the data. Correlation statistics were used to determine if there was a statistically significant relationship between the level of influence on the participants' compulsive buying behavior and perception of their mothers' consumer socialization. A logistic regression analysis was used to determine if consumer socialization and parenting style were statistically significant predictors of compulsive buying behavior. The two open-ended questions were analyzed for common themes reported by participants.

Summary

The methodology chapter has given an overview of design, sample, instrumentation, procedure for data collection, and data analysis. It was expected that the multi-part questionnaire used for the study would provide results contributive to how consumer socialization relates to compulsive buying in individuals. Chapter 4 will analyze and discuss the results obtained from the study.

Chapter 4

Results and Discussion

The purpose of this research was to examine the relationship between the daughter's perception of her mother's consumer socialization (both overt and covert) and the development of compulsive buying behavior of that child as an adult. Female undergraduate students were the "children" in the study and were questioned about their own buying behaviors and about their perception of their mothers' buying behaviors. "Cognitions (especially consumer behavior norms) appear to be acquired from parents through observation, suggesting that parents may try to act as role models to their children and then expect them to learn such roles through observation" (Moschis, 1985, p. 905). The results of this study were collected via a multi-part questionnaire and are reported based on the research objectives.

One hundred questionnaires were distributed in the University Union. Of the questionnaires collected, 80 were used for the study. The remaining questionnaires were discarded due to incompleteness. The typical respondent could be described as white (71%), single (94%), freshman college student (40%), in their late teens - early 20's ($M = 19$; $SD = 1.80$), from rural Illinois (44%), and possessing no credit card debt (68%) (see Table 1).

Objective #1: Compulsive Buying Behavior

Descriptive statistics were used to examine the participants' compulsive buying behavior utilizing the Compulsive Buying Scale developed by Faber and O'Guinn (1992) (see Table 2). Mean scores indicated that participants were most likely to buy something to feel better ($M = 3.2$; $SD = 0.83$) and least likely to use a credit card even when they

Table 1

Demographics

	%
Year in School	
Freshman	40%
Sophomore	15%
Junior	21%
Senior	24%
Ethnicity	
White/Non Hispanic	71%
Asian/Non-Hispanic	4%
African American	15%
Latino/Hispanic	2%
American Indian/ Alaskan Native	2%
Other	6%
Geographic Area in Illinois	
Urban	22%
Rural	44%
Suburban	33%
Don't Know	1%
Credit Card Debt	
Yes	32%
No	68%
Number of Credit Cards	
0	50%
1	38%
2	6%
3	4%
5	1%
15	1%

Table 2

Mean Attribution Scores for Compulsive Buying Scale

Item	<i>M</i>	<i>SD</i>
Bought myself something in order to make myself feel better.	3.2	0.83
If I have money at the end of the pay period, I have to spend it.	2.5	0.91
Felt others would be surprised if they knew of my spending habits.	2.4	1.10
Bought things even though I couldn't afford them.	2.4	1.10
Made only the minimum payments on my credit cards.	1.7	1.20
Wrote a check or used a debit card when I knew I didn't have enough money in the bank to cover it.	1.6	0.99
Felt anxious or nervous on days I didn't go shopping.	1.6	0.99
Used credit card even though I knew I couldn't pay off the balance when it came due.	1.5	0.94

knew they could not pay off the balance ($M = 1.5$; $SD = 0.94$). It appears that while participants are educated about resource management when it comes to credit cards, they are still vulnerable to emotional buying behaviors.

Objective #2: Perception of Mothers' Consumer Socialization

Descriptive statistics were used to examine the participants' perception of their mothers' consumer socialization (see Table 3). Mean scores indicated that participants were more likely to be with their mother during shopping trips ($M = 3.8$; $SD = 0.96$) and

Table 3

Mean Attribution Scores for Perception of Mother's Consumer Behavior

Item	<i>M</i>	<i>SD</i>
You were with your mother during shopping trips.	3.8	0.96
Your mother would go shopping for specific item(s) but came home with other items as well.	3.6	0.98
You were directly influenced by your mother's buying behaviors.	3.5	0.87
Your mother shopped with a list.	3.3	1.30
Your mother used credit cards for the majority, if not all, of her purchases.	2.9	1.20
Money management was a common topic of discussion in your household when you were growing up.	2.7	1.20
You were indirectly influenced by your mother's buying behaviors.	2.1	0.44
Your mother was in a good mood or 'excited' mood while shopping but became depressed or even angry afterwards.	1.9	0.96
Your mother would sometimes make purchases and hide them when she came home.	1.9	1.20
Your parents were often overdrawn at the bank.	1.6	0.98
When you were growing up, some bill were left unpaid at the end of the month.	1.6	0.85
Your parents filed for bankruptcy one or more times when you were growing up.	1.0	0.17

least likely to have parents that filed for bankruptcy ($M = 1.0$; $SD = 0.17$). The mean score (3.5) implies that daughters were often influenced by their mothers during

shopping trips and, even though their mothers shopped with a list, she would come home with items that she did not intend on purchasing ($M = 3.6$; $SD = 0.98$). It also appears that participants' parents rarely filed for bankruptcy or it was not spoken about in the home ($M = 1.0$; $SD = 0.17$).

Objective #3: Relationship Between Buying Behaviors & Perception of Mothers' Consumer Socialization

To test for objective #3, to determine the relationship between the participants' compulsive buying behavior and the participants' perception of their mothers' consumer socialization, correlations were computed for all of the items in Section B and Section C of the questionnaire. Results were not found to be significant. Therefore, mothers' buying behaviors were not related to compulsive buying behavior in participants. However, Boundy (2004) stated, "In many cases spending is inherited... Whatever compulsive money patterns are displayed by parents, their offspring will tend to repeat it, marry someone with that pattern, or strive rigidly to be the opposite of that parent" (pp. 13-14).

Objective #4: Compulsive Buying Behavior Predictors

A linear logistic regression was computed to test for the fourth objective, to determine whether perceptions of mothers' consumer socialization and mothers' parenting styles are predictors of compulsive buying behavior. Results were not found to be significant. Therefore, parenting style and mothers' socialization were not significant predictors of compulsive buying behavior. However, according to Carlson and Grossbart (1988), when determining the type of consumer socialization a child is receiving, the

parenting style being used to raise the child should be examined, as this would have influence over consumer socialization.

Objective #5: Mothers' Influence on Buying Behaviors

To determine the level of influence mothers can have on their daughters' buying behaviors, participants' perception of their mothers' buying behaviors were examined and correlations were computed for the individual items in Section B with the items in Section C of the questionnaire. The findings showed that if mothers exhibited irresponsible money management or buying behaviors, their daughters were likely to demonstrate irresponsible behaviors. It also appeared that if mothers exhibited responsible money management or buying behaviors, their daughters were likely to demonstrate responsible money management or buying behaviors. However, these behaviors were not necessarily the same negative or positive behaviors displayed by their mother (see Table 4.)

Positive behaviors.

There were positive buying behaviors noted by the respondents if their mothers shopped with a list. The participants were unlikely to:

- a) Spend money just because they had it left over ($r = -0.22; p \leq .05$);
 - b) Write a check or use a debit card without money to cover it ($r = -0.26; p \leq .05$);
 - c) Buy items they could not afford ($r = -.30; p \leq .01$);
 - d) Feel anxious or nervous on days they did not go shopping ($r = -0.25; p \leq .05$);
 - e) Use credit card(s) when they could not pay off the balance ($r = -0.25; p \leq .05$);
- and

Table 4

Correlational Analysis of Daughters' and Mothers' Consumer Behavior

	If I have money left, I have to spend it	Felt others would be surprised at my spending	Bought things I could not afford	Wrote a check or used debit card without money	Bought something to feel better	Felt anxious or nervous when I did not go shopping	Used CC when couldn't pay off balance	Only made minimum payments on CC
With mother during shopping trips	-.014	.034	.011	-.131	-.054	-.043	-.278*	-.320**
Mother shopped with a list	-.222*	-.004	-.297**	-.258*	-.088	-.252*	-.251*	-.279*
Mother shopped for specific items but came home with others	.031	-.094	.001	.081	-.016	-.065	.105	.021
Mother used CC for majority of purchases	-.110	-.325**	-.278*	-.148	-.310**	-.282*	-.127	-.056
Mother got excited by shopping	.135	.143	.019	.211	.199	.229*	-.130	-.087
Mother hid purchases when got home	.162	.058	.072	.232*	.191	.172	-.013	-.010
Parents often overdrawn at bank	.211	.131	.197	.333**	.171	.312**	.092	.060

Bills often left unpaid when you were growing up	.167	.096	.119	.094	.230	.086	-.026	-.034
Money management talked about a lot in my house	-.312**	-.098	-.129	-.161	-.093	-.181	-.123	-.014
Parents filed for bankruptcy	.010	-.152	.027	.076	.071	-.014	.007	.127
Mother talked to you about shopping	-.199	-.075	-.170	-.074	-.006	-.229*	-.254*	-.231*
You learned to shop by watching your mother	-.087	.103	-.121	-.132	.209	-.044	-.093	-.117

Note: * $p \leq .05$; ** $p \leq .01$

- f) Make only the minimum payments on their credit card(s) ($r = -0.28$; $p \leq .05$)

Based on these results, it appears that when a mother shopped with a list, her daughter demonstrated responsible consumer behaviors.

If money management was a common topic in the participant's home, she was unlikely to spend money just because it was left over at the end of a pay period ($r = -0.31$; $p \leq .01$). Again, these finding suggests that positive spending behaviors may be a result of the direct influence of mothers, as suggested my McNeal (1987). If their mother talked to them about buying, participants were unlikely to:

- a) Feel anxious or nervous on days they did not go shopping ($r = -0.23$; $p \leq .05$);

- b) Use their credit card(s) when they could not pay off the balance ($r = -0.25$; $p \leq .05$); and
- c) Make only the minimum payments on their credit card(s) ($r = -0.23$; $p \leq .05$)

Based on these results, it appears that when mothers make buying a common topic of discussion, their daughters were more likely to display responsible consumer behaviors.

Negative behaviors.

On the other hand, negative consumer behaviors of mothers resulted in negative consumer behaviors displayed by their daughters. The correlations suggested that if the respondents' mothers hid purchases when they got home, participants were more likely to write a check or use their debit card when they did not have enough money to cover the purchase ($r = 0.23$; $p \leq .05$). Also, if parents were often overdrawn at the bank, participants were more likely to feel anxious on days when they did not go shopping ($r = 0.31$; $p \leq .01$) and they were also more likely to write checks or use their debit card when they did not have enough money to cover it ($r = 0.33$; $p \leq .01$). If their mothers got excited during shopping trips, participants were likely to feel anxious or nervous on the days they did not go shopping ($r = 0.23$; $p \leq .05$). These findings support the idea that negative consumer behaviors may be a result of the indirect influence of mothers, as proposed by McNeal (1987).

Open ended questions.

The last part of the questionnaire, Section D, was composed of two questions designed to obtain personal perceptions about participants' compulsive buying behaviors (see Appendix C). The first question asked, "Why do you believe you are a compulsive

buyer?” and was answered with responses that could be categorized by commonalities.

Four common themes were found in the responses and included:

1) Euphoric feelings/mood

Examples of responses were: “When I buy something new it makes me excited. I almost feel special in a way.”; “I am a compulsive buyer because I enjoy the way a purchase feels. The security of knowing something is mine. It is more of a rush than anything.”

2) Impulse/need/instant gratification

Examples of responses were: “Because when I go shopping I have the urge to buy everything I see even when I know I am on my last \$20.”; “Because if I need something, I don’t want to wait to get it.”

3) Childhood experiences/sentimentality

Examples of responses were: “Because of the way I grew up, I always want new things.”; “It fills a hole in my heart. My mother would buy things for my sister and never me.”

4) Poor money management

Examples of responses were: “Money burns a hole in my pocket. I am a very bad saver.”; “I buy what I can’t afford.”

The second question asked, “Do you believe that you can stop this behavior or do you need help?” and responses were categorized by commonalities (see Appendix D).

Two common themes were found in responses and included:

1) An expressed need for help

Examples of responses were: “I do better when my fiancé is with me. I tend to not be so compulsive because I know someone is watching. So, I think I’d need help.”; “I need help.”

2) Recognizes the problem but denies the need for help

Examples of responses were: “Yes, I have begun to realize that I don’t always need the next biggest thing.”; “Yes I believe I can. I have been trying really hard this past semester to keep my money under control.”

Summary

Consumer socialization influences the types of consumers that children grow into as adults. Although compulsive buying behavior exhibited by the college students in this study was not shown to be related to their perception of their mothers’ buying behaviors, individual buying behaviors exhibited by participants and by their mothers were found to be related. Chapter 4 provided results of the study. Chapter 5 will summarize and conclude the study, offering possible explanations of the results, limitations and recommendations for further research.

Chapter 5

Conclusions, Limitations, and Recommendations

Previous research suggests (Benmoyal-Bouzaglo & Moschis, 2009; Boundy, 2004; Carlson & Grossbart, 1988; Carlson et al., 1992; Cram & Ng, 1999; Dotson & Hyatt, 2005; Flouri, 1999; John, 1999; McNeal, 1987; Meyer & Anderson, 2000; Moschis, 1985; Moschis, 2007; Rindfleisch et al., 1997; Rose et al., 2003; and Ward, 1974) mothers can have a significant impact on the types of consumer behaviors that their children develop as adults. Although compulsive buying behavior in participants was not found to be linked to perceived consumer socialization of mothers in this study, other important correlations were found. If mothers displayed compulsive tendencies, daughters were also likely to display compulsive tendencies. For instance, if a participant remembered her mother getting excited during shopping trips but becoming depressed afterwards, the participant was more likely to be anxious or nervous on days that she was unable to go shopping.

It was also found that mothers' money management skills affected their daughters as adults. For example, when mothers were overdrawn at the bank, participants were more likely to write a check or use a debit card without having money in the bank to cover the purchase. Also, when mothers talked to their daughters about money management, participants were less likely to spend money at the end of a pay period, just because they had it left over. The present study indicates that perceived consumer socialization shapes children into who they become as adult consumers.

Behavioral health professionals, extensions educators, and budget/debt counselors can benefit from these findings to aid individuals with compulsive buying disorder.

Mothers need to be aware of their influence, both positive and negative, and that their buying behaviors can impact their daughter's buying behaviors as adults. Professionals can benefit from this research by informing their students/clients that there is a link between consumer socialization and adult buying behaviors. It would be beneficial for mothers to know that children tend to repeat their buying behaviors in adulthood. If mothers know that they are displaying negative purchasing habits, they may be more likely to modify this behavior or seek help. If mothers are displaying positive buying behaviors and money management skills, they should know of the importance of continuing to model these behaviors to their children.

It is critical to inform children about proper money management at a young age. "There is much that children do not know about being consumers and what they do not know can hurt them" (McNeal, 1987, p. 174). While many states require students to complete a consumer education class, such education needs to start at an earlier age. It would be highly beneficial to children and society as a whole if schools required students to take a money management course at the elementary, middle school, and high school levels.

"That children are consumers is no accident. Parents train and shape them for the consumer role" (McNeal, 1987, p.12). This study supports previous research findings by indicating that children are directly and/or indirectly influenced by their mother's buying behaviors during shopping trips. Children are affected by their mother's purchasing behaviors, whether it is through indirect or direct consumer socialization, and this is essential information to consider when studying how adults develop their buying behaviors.

Limitations of Research

A small convenience sample of students enrolled in a Midwestern university prohibits the widespread generalization of the results. Collecting data from students enrolled in both private and public institutions, as well as various geographical locations, would have allowed for a more diverse sample.

Self-reporting instruments were another potential limitation as participants may not have filled out questionnaires honestly and/or in their entirety. In addition, the data for the mothers' consumer behavior were based on the respondents' perception rather than actual behavior. While this may be a limitation, the child's perception of the behavior is just as important to understand as the actual behavior.

Participants may have also been unaware of their parents' financial status and/or their mothers' buying or money management behaviors. Specific items on the questionnaire that participants may have been ignorant of include: "Your mother used credit cards for the majority, if not all, of her purchases."; "Your mother would sometimes make purchases and hide them when she got home."; "Your parents were often overdrawn at the bank."; "When you were growing up, some bills were often left unpaid at the end of the month."; and "Your parents filed for bankruptcy one or more times when you were growing up."

A cross-sectional study design was used for this study which involves testing subjects on one single occasion. Cross-sectional designs make it more difficult for researchers to generalize findings because results are collected from people of different ages and backgrounds and results are only collected from one point in the participant's life.

Recommendations**Further research.**

The topic of consumer socialization and its relationship to adult consumer behavior should be further investigated. It would be beneficial to utilize a larger sample size and perhaps use older adults. During the college years, the majority of students still rely on their parents for money to varying degrees. It would be beneficial to further examine compulsive buying behavior because compulsive tendencies were affected by mothers' behavior. Additional research also needs to be conducted to examine fathers' consumer buying behaviors because not all families have a mother and/or it is possible for the father to be the main buyer in the household.

Utilizing a longitudinal research design would also be beneficial to future research. A longitudinal design would allow for a wider generalization of results. Also expanding the sample to a community sample would allow for a broader generalization of results.

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Appendix A

10-MINUTE QUESTIONNAIRE

SECTION A – DEMOGRAPHICS

Please circle the answer that best describes you.

1. Age? _____

2. Year in School? Freshman Sophomore Junior Senior Graduate

3. Ethnicity? White (Non-Hispanic) African American Latino/Hispanic
 Asian or Pacific Islander American Indian or Alaskan Native Other

4. Marital Status? Single Never Married Married Separated Divorced Widowed
 Other

5. Geographic Area? Urban Rural Suburban Don't Know

6. Do you have Credit Card Debt? YES NO

7. Number of credit cards? _____

SECTION B – COMPULSIVE BUYING SCALE

8. Please indicate how much you agree or disagree with each of the statements below. Circle the response which best indicates how you feel about each statement.

a. If I have any money left at the end of the pay period, I just have to spend it.

Strongly Agree Agree Neutral Disagree Strongly Disagree

9. Please indicate how often you have done each if the following things by circling the response that best describes you.

a. Felt others would be surprised if they knew of my spending habits.

Very Often Often Sometimes Rarely Never

b. Bought things even though I couldn't afford them.

Very Often Often Sometimes Rarely Never

c. Wrote a check or used a debit card when I knew I didn't have enough money in the bank to cover it.

Very Often Often Sometimes Rarely Never

****PLEASE CONTINUE SECTION B ON NEXT PAGE****

d. Bought myself something in order to make myself feel better.

Very Often Often Sometimes Rarely Never

e. Felt anxious or nervous on days I didn't go shopping.

Very Often Often Sometimes Rarely Never

f. Used credit card even though I knew I couldn't pay off the balance when it came due.

Very Often Often Sometimes Rarely Never

g. Made only the minimum payments on my credit cards.

Very Often Often Sometimes Rarely Never

SECTION C – PERCEPTION OF MOTHER'S CONSUMER BEHAVIOR

10. Please indicate to the best of your knowledge how often the following statements describe your mother's behavior when you were growing up. Please circle the answer that best indicates your observations.

a. You were with your mother during shopping trips.

Very Often Often Sometimes Rarely Never Don't Know

b. Your mother shopped with a list.

Very Often Often Sometimes Rarely Never Don't Know

c. Your mother would go shopping for a specific item(s) but came home with other items as well.

Very Often Often Sometimes Rarely Never Don't Know

d. Your mother used credit cards for the majority, if not all, of her purchases.

Very Often Often Sometimes Rarely Never Don't Know

e. Your mother was in a good mood or even 'excited' mood while shopping but became depressed or even angry afterwards.

Very Often Often Sometimes Rarely Never Don't Know

f. Your mother would sometimes make purchases and hide them when she got home.

Very Often Often Sometimes Rarely Never Don't Know

****PLEASE CONTINUE SECTION C ON NEXT PAGE****

g. Your parents were often overdrawn at the bank.

Very Often Often Sometimes Rarely Never Don't Know

h. When you were growing up, some bills were often left unpaid at the end of the month.

Very Often Often Sometimes Rarely Never Don't Know

i. Money management was a common topic of discussion in your household when you were growing up.

Very Often Often Sometimes Rarely Never Don't Know

j. Your parents filed for bankruptcy one or more times when you were growing up.

Yes No Don't Know

11. Please indicate how much you agree or disagree with the following statements.**a. You were directly influenced by your mother's buying behaviors. In other words, your mother would talk to you about buying.**

Strongly Agree Agree Neutral Disagree Strongly Disagree

b. You were indirectly influenced by your mother's buying behaviors. In other words, you learned buying behaviors by "watching" your mother shop.

Strongly Agree Agree Neutral Disagree Strongly Disagree

12. How would you describe your mother's parenting style?

Authoritarian (Strict and Controlling)

Authoritative (Assertive but Supportive)

Permissive (Indulgent and Lenient)

Neglecting (Detached and Unresponsive)

****PLEASE CONTINUE SECTION D ON NEXT PAGE****

SECTION D – PERSONAL RESPONSE

13. Please answer the following questions truthfully and based on your own opinion.

a. Why do you believe that you are a compulsive buyer?

b. Do you believe that you can stop this behavior (compulsive buying) on your own or do you need help?

If you think you are in need of attention please contact: EIU Counseling Center
1200 Human Services
Building
Hours: 8:00am-4:30pm M-F

Phone: 217-581-3413

Appendix B

INFORMED CONSENT

As a graduate student at Eastern Illinois University in the School of Family and Consumer Sciences, I invite you to take part in a research project for completion of my master's thesis. My research concerns young adult consumers and the connection of their buying behaviors in relation to their mothers' buying behaviors.

If you consent to take part in my research, I will ask you to fill out a questionnaire that should take no longer than 10 minutes to complete.

There are no expected risks to your participation in this research. There will be no direct benefits to you for participating, but it is my hope that this research will benefit society and the consumer industry by giving a greater understanding of consumer buying behaviors.

All of the information associated with your responses will be kept anonymous. Your name and all related information will not be used. I will also have all of the data destroyed after my research is completed. Please understand that you may discontinue filling out this questionnaire at any time should you feel it necessary and there will be no consequences of any kind. You may also choose to skip any question on the questionnaire.

Your participation would be greatly appreciated. If you agree to participate in this research, please sign and date the form below.

Thank you!

Autumn Berbaum
Graduate Student
School of Family and Consumer Sciences

I have read this consent form in its entirety and agree to participate in this research.

Signature: _____

Date: _____

OVER→

****If you have any further questions or concerns about this research, please feel free to contact me, Autumn Berbaum, at alberbaum@eiu.edu.**

****If you have any questions or concerns about the treatment of human participants in this study, you may call or write:**

**Institutional Review Board
Eastern Illinois University
600 Lincoln Ave.
Charleston, IL 61920
Telephone: (217) 581-8576
E-mail: eiuirb@www.eiu.edu**

Appendix C

PERSONAL RESPONSE: QUESTION 13A

Why do you believe that you are a compulsive buyer?

Theme	Participant Responses:
1. Euphoric Feeling/Mood	<p>I just enjoy getting new things. It's exciting for me to open my bag and look at everything.</p> <p>Because we don't have much and buying unnecessary items is a treat. So when I want to feel happy I buy a "treat" (shoes, shirts, etc.).</p> <p>I am not a compulsive buyer. I do shop to brighten my mood but more - so to expand my wardrobe because I have nothing to wear.</p> <p>I am a compulsive buyer because I enjoy the way a purchase feels.</p> <p>The security of knowing something is mine. It is more of a rush than anything.</p> <p>Most of the time I'm stressed with school. Therefore, I shop.</p> <p>It makes me feel good to get out and buy myself something new.</p> <p>I'm always seeing things that could be really useful. I am often short on cash, so when I have some I feel I need to make sure I buy everything I might need later.</p> <p>I buy things to feel better.</p> <p>I sometimes buy things to make me happy, even when I don't have the money.</p> <p>When I buy something it makes me feel excited. I almost feel special in a way.</p> <p>I am only a compulsive buyer when I need to make myself feel better about life.</p>

I am a compulsive buyer when I'm in a bad mood.

Sometimes to make me feel good.

Sometimes it depends on what mood I'm in.

Sometimes to treat myself if I am in a really good mood.

Sometimes I buy stuff to feel better or just go shopping for something to do but rarely have money so it's not a major problem.

2. Impulse/Need/Instant Gratification

Because when I go shopping I have the urge to buy everything I see even when I know I am on my last \$20.

Because if I need something, I don't want to wait to get it.

I am a compulsive buyer because I feel I will use it in the near future.

I often bought myself things like clothes and would label myself as a compulsive buyer. When a new season comes, I always have to have the next newest thing.

Because when I go shopping, I get a lot of things at once.

I see things I like and just have to buy at that time.

Because when I need it, I want it now.

3. Childhood Experiences/Sentimentality

Because of the way I grew up and I always want new things.

I believe it is a family problem on my mother's side. It has been passed down from my grandpa to my mom.

It fills a hole in my heart. Mother would always buy things for my sister and never me. So I got a job at 15 and starting supporting myself. But I'm not much of a saver but I've never made a late payment.

Because of my father actually...he told me if I want something then I should have it.

4. Poor Money Management

Money was never an issue until recently. Parents gave me money when I asked, however with new economic status and being in school, money is rather tight but my “old shopping ways” are still present.

I believe I am compulsive due to the fact that at times I shop without a list. Also because I buy things as a “treat to myself” when I have no reason.

Because I overspend when I don't have it. It's a habit I can't kick!

I buy things I don't need or plan on buying.

I buy what I can't afford.

Because I can't handle money well.

Money burns a hole in my pocket. I am a very bad saver. think during college I have nothing to do so I look around and get hooked on something I feel I “need.”

Appendix D

PERSONAL RESPONSE: QUESTION 13B

Do you believe that you can stop this behavior or do you need help?

Theme	Response:
1. Needs Help	<p>I need help with learning how to budget and take care of financial responsibility because I have never worried about it before.</p> <p>I can stop but sometimes when something is really cute I feel like I need to get it so I may need help. However I have no credit cards so I am spending my own money.</p> <p>I need help.</p> <p>I do better when my fiancé is with me. I tend to not be so compulsive because I know someone is watching. So, I think I'd need help.</p> <p>I really need to, to save money.</p>
2. Recognizes the Problem but Denies Need for Help	<p>I can stop on my own because I am becoming more aware of my spending habits.</p> <p>Yes, I am trying to break bad habits. It is a work in progress.</p> <p>My boyfriend has been helping me out on controlling my shopping and only buying what I need.</p> <p>I believe I can. I believe it's about will-power.</p> <p>I am trying now. I can do it on my own.</p> <p>I believe I can stop on my own.</p> <p>I believe I could stop if I wanted to.</p> <p>Yes! I can.</p>

I am able to control myself somewhat when I am low on cash, but I find it difficult to save up money for any length of time. It could come to the point that I need counseling but not [I'm not] there yet.

I can stop on my own.

I feel I can stop on my own and just need to realize what I need to buy and not what I want [to buy].

Yes, I have begun to realize that I don't always have to have the next biggest thing.

I could stop.

Yes, I can learn the importance of saving and not spending just because I have it to spend.

It's not a huge problem, so I believe I could easily stop on my own by not bringing money to the store.
