Chapter 6
Money, Materialism, and the Good Life: Cultural Perspectives

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6.1 Money, Materialism, and the Good Life: Cultural Perspectives

Most ordinary people, at some point in their lives, have contemplated the relative importance of money against life's other goods—either explicitly ("How much money do I need to be comfortable?" "Would a little more money make my life better?") or implicitly ("What do I want for my children?" "What do I hope for in life and do I have these things?"). Even if one ultimately rejects the importance of wealth, the consideration of money's role in the "good life" is surely unavoidable. And, of course, most people do not reject the importance of wealth entirely—after all, money can buy you more and better food, better healthcare, shorter waiting times, more time to do what you want, more choices, greater comfort, and more entertaining and exciting experiences. The *extent* to which material wealth determines the quality of our lives, however, is a question that many people, experts and laypersons alike, have pondered. Many of our most important decisions rest on the balance between how much material comfort we need versus other nonmaterial needs, resources, and experiences. For example, a parent considering rejoining the workforce considers whether the additional income would make up for less time with his child. A college student deciding on a major considers the earning potential and fulfillment of various professions. The importance of wealth in the good life is perhaps most painfully central to decisions about retirement.

These struggles and questions are not new—philosophers, such as Aristotle, have pondered the good life for millennia. Recently, however, psychological and behavioral scientists have explored questions of the good life from a scientific perspective and have sought to gain insight into what everyday, nonscientists believe

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to be essential for living a good life. In this chapter, we describe research empirically examining lay people's conceptions—or *folk theories*—of the good life. Given the everyday prominence of questions about how much we should pursue material goods and the degree to which they contribute to the good life, our research has given particular scrutiny to the role of material success in lay people's judgments of the good life, comparing it to other considerations, such as living a happy or meaningful life.

In this chapter, we also discuss the ways in which culture, broadly defined, shapes people's notions of the good life—particularly, the degree to which material success is viewed as part of the high-quality life. We evaluate the impact of religion, historical context, and generation on lay theories of the good life, with an emphasis on the role of wealth. We discuss each of these factors, and also present cross-cultural comparisons and experimental research using cultural priming, to better understand culture's influence on perceptions of the good life.

6.1.1 Folk Theories of the Good Life

The phrase *folk theories* refers to the beliefs held by lay people (i.e., nonscientists)—such as people's everyday understanding about what makes a life "good." Folk theories reflect cultures, shared histories, practices, and beliefs—thus may serve as important influences on judgments, motivation, and behavior (Harkness and Super 1996). For example, an individual who believes that wealth is an important feature of the good life may not only factor wealth into self- and other-focused assessments of life quality but may also pursue wealth directly. Folk theories are nonscientific, yet may both reflect and inform scientific theories. Fletcher (1995) posited that "psychological theories that incorporate folk psychology may…produce insights that go beyond common sense or are even counterintuitive" (p. 34). Furthermore, convergences and divergences among scientific and folk theories can guide scientific inquiry and shed light on why scientific advances may or may not translate into social advances. On a practical level, if we are to achieve the good life, we must first know how to define it (Aristotle n.d./1980). Norton et al. (2011) showed that folk theories were unrelated to objective circumstances, but rather reflect people's views about their lives. Interestingly, people who held the belief that life was short and hard (versus long and easy) were less happy and had lower civic engagement—illustrating the connection that folk theories have to both well-being and behavior.

6.1.2 Cultural Contexts and Folk Theories

We define *culture* as a set of beliefs, practices, traditions, and knowledge that is shared among a group of individuals (Chiu et al. 2011). Culture may be represented on multiple levels, from the societal to the individual. For example, at the individual

level, people from different cultures have often been assumed to have different average levels of self-construal (e.g., independent vs. interdependent; Markus and Kitayama 1991) or to have more (or less) well-developed public, private, and collective selves (Triandis 1989). At the societal level, culture may be observed in shared practices, monuments, and institutions. At a third level of analysis, culture may also manifest in the perceptions that individuals hold about common beliefs and understandings, about what is valued or "good" within a particular cultural context, or about what others believe to be good or appropriate (Chiu et al. 2010; Zou et al. 2009).

With this broad definition of culture, it is possible to apply multiple lenses—such as geographical region, religion, ethnic identity, or generation—to better understand folk theories of the good life. Furthermore, although cultural membership is often treated as something static, we posit that cultural knowledge is, in fact, dynamic, and can be made temporarily more or less accessible (Hong et al. 2000). For instance, although on an average the Chinese may be higher in interdependence than Americans, individuals within each culture hold both independent and interdependent beliefs (Chiu and Hong 2006). Through priming, individuals from any one cultural group can be made to be temporarily more interdependent or independent. We suggest that the use of a multimethod approach can allow researchers to examine folk theories productively from complementary vantage points.

6.1.3 Examining Folk Theories of the Good Life: A Social Judgment Paradigm

King and Napa (1998) introduced a method to study folk theories of the good life, in the form of a social judgment task. In this paradigm—an alternative to asking participants directly about their beliefs—ordinary people are asked to view a "Career Survey" that was ostensibly completed by someone else, before being asked about their perceptions of the respondent (whom we'll call the *target*). In fact, the career survey is experimentally manipulated to portray targets varying in several key attributes, to determine the effect of each attribute on participants' subsequent judgments about the target—such as how much the target's life resembles the good life. This paradigm has been used to explore the effects of factors such as happiness, wealth, and meaning (King and Napa1998), effort (Scollon and King 2004), and work and relationship fulfillment (Twenge and King 2005) on judgments of the good life.

There are multiple ways of assessing perceptions of the "goodness" of the target person's life. One way in which something is good is if we desire it—we refer to this as the *desirability* notion of the good life (King and Napa 1998). Hence, in our research, we have asked people questions focused on how much they would like to have the target person's life, the degree to which people considered the target's life to be indicative of the "good life," and the overall quality of the target person's life. While intuitively, judgments about what is most desirable seem inherently

subjective, we argue that they also systematically reflect folk theories. "Goodness" may also refer to what is *morally* valued. To assess this dimension of the good life, we have asked people to respond to questions about how good of a person the target was, how moral the target was, and whether they believe the target is *definitely going to heaven* or *definitely going to hell* on a ten-point scale. At first glance, this last question may seem surprising; yet many people, including the vast majority of Americans, believe in the afterlife (more than half of Americans express belief in both a heaven and a hell). Indeed, our research has demonstrated that people are quite willing and able to provide a response: we have found only a small minority of people unwilling to answer this question (less than 5 % of thousands of participants over several studies).

6.2 What is a Good Life?

In an initial study using the career survey paradigm, King and Napa (1998) experimentally manipulated the target person's wealth, happiness, and meaning in life, to examine the relative contribution of each variable to judgments of the desirability and moral goodness of the target's life. The choice of these three variables reflected both theoretical and empirical research traditions. A considerable amount of research has been aimed at addressing the question of whether money can buy happiness. Wealth and high income seemed to contribute little to an individual's subjective well-being (e.g., Diener et al. 1985, 1993), a finding that seemed surprising (Myers and Diener 1995). As King and Napa (1998) observed, however, such findings were only surprising if ordinary people assumed a connection between wealth and the quality of a person's life.

The centrality of happiness to the good life had also long been considered by philosophers (Aristotle n.d./1980; Becker 1992), as well as by psychologists, who have explored subjective well-being and the role of happiness in optimal functioning (Diener 1984; Ryff and Singer 1998). Meaning in life, while distinct from the hedonic experience of pleasure, had similarly been discussed in relation to both desirability and morality. Thus, we set out to examine the degree to which folk theories of the good life included wealth and to compare the importance of wealth relative to happiness and meaning. To examine the relative effect of each variable, participants randomly viewed one of eight career surveys, created to manipulate the target's wealth (low versus high), happiness (low versus high), and meaning in life (low versus high) before rating the overall desirability and moral goodness of the target's life.

6.2.1 Happiness and Meaning in Life

Were happy lives and meaningful lives, on the whole, indicative of the *good life*? To impact perceptions of the target's levels of happiness and meaning, participants

were shown a career survey ostensibly completed by another person. Participants carefully examined the survey, which contained several questions (and manipulated answers) revealing the target's feelings about her or his job. For happiness, these statements were, "I truly enjoy going to work every day," "At my job, I feel happy most of the time," and the reverse-scored question, "My job involves a lot of hassles." In the high-happiness condition, the responses to these statements were 5, 4, and 1 (a scale was presented immediately above each question, ranging from 1 [*completely false of me*] to 5 [*completely true of me*]); in the low-happiness condition, the responses were 1, 2, and 5, respectively. For meaning, the statements were, "In my job I really feel like I am touching the lives of people," "My work is very rewarding and I find it personally meaningful," and "My work will leave a legacy for future generations." Responses in the high-meaning condition were stated as 5, 5, and 4, and in the low-meaning condition were 1, 1, and 2, respectively.

Happiness and meaning in life each emerged as strong predictors of how desirable participants judged the target's life to be. Respondents overwhelmingly viewed happy lives (and meaningful lives) as more desirable (e.g., lives they would like to have, that resembled the good life, and were high in quality), compared to the low-happiness (and low-meaning) lives. The combination of high happiness and high meaning was particularly valued, with participants rating this target's life as the one that they would like to have more than any of the other conditions. Happiness and meaning in life also predicted participants' ratings of the target's moral goodness. Happy targets (versus unhappy targets) were judged to be more good and more likely bound for heaven, while targets high in meaning (versus low-meaning targets) were judged to be more good, more likely bound for heaven and more moral.

In summary, participants viewed target persons high in happiness and high in meaning as living better lives than targets low in each attribute—both in terms of the desirability of the target's life and in terms of the moral goodness of the target. Next, we consider how judgments of the target's life were affected by the target's level of material success.

6.2.2 Wealth

The career survey manipulated perceptions of the target's wealth in addition to happiness and meaning. Wealth was operationalized as the target's annual income and was presented in response to the question, "What is your combined family income?" While the career survey included eight total income ranges, two income levels were specifically contrasted: one that we describe as lower middle-class (US$31,000–40,000) and one that we describe as high-income (greater than US$100,000), values consistent with income norms at the time of the study.

Wealth, in contrast with happiness and meaning, did not significantly impact participants' ratings of the desirability of the target's life. In other words, participants did not view the high-income target as having a life that they would like to have, that resembled the good life, or that was higher in quality of life, compared with the lower middle-class target. Wealth was by no means undesirable—participants rated

lives that "had it all" (e.g., rich, happy, *and* meaningful)—very favorably. Yet, the effect of the target's income on ratings was not significant either as a main effect (ignoring happiness and meaning), or as an interaction with happiness or meaning. Similarly, wealth alone was not seen as morally good or bad; that is, the target's level of wealth did not affect participants' judgments about moral goodness as a main effect. However, a three-way interaction indicated that the meaningfulness of the target's life moderated the effects of income range and happiness level. While a target high in all three factors was rated highly when it came to being a "good person," a target low in happiness and lower middle-class in income was nonetheless judged almost as positively—as long as the target's life was high in meaning. Alternatively, targets lacking meaning were judged similarly regardless of happiness or income level. We return to this finding later, discussing it in light of the Protestant work ethic in the next section of this chapter.

6.2.3 People Want to Avoid Poverty More Than They Desire Riches

The two studies described above suggest that the good life, for both college students and community adults, includes happiness and meaningfulness to a greater degree than it includes wealth. However, in each study, only two levels of wealth were examined, and arguably the low wealth condition was not so much "poor" as lower middle-class. Would people respond with the same relative indifference to wealth if presented with targets wealthy versus poor? Scollon and King (2004) compared three levels of monetary wealth, operationalized as the target's annual income—high-wealth (>US$200,000), lower middle-class (US$31,000–40,000), and poor (<US$10,000)—among community adults (mean age=34.5), using the career survey paradigm. This study yielded several additional conclusions about the impact of a target's wealth level on good life judgments. First, a main effect emerged, demonstrating that the target's income level affected ratings of the desirability of the target's life, but not ratings of the target's moral goodness. Second, two significant interactions showed that the effect of target income on good life judgments depended on (a) how many hours the target worked and (b) how meaningful the target's life was. Number of hours worked by the target modified the effect of income when participants were asked about the desirability of the target's life (e.g., "How much would you like to have this life?"). In short, participants judged the high-wealth target's life as more desirable than the poor target's life, regardless of how many hours the target worked; yet, when the target was portrayed as lower middle-class, a target working 20 h per week was judged as having a more desirable life than a target working 60 h per week. The target's apparent sense of meaning in life also modified the impact of income: the lower middle-class and high-wealth targets differed little in how much they were judged to be living the good life. Yet, a poor target whose life was high in meaning was judged similarly to a lower middle-class or high-wealth target, while a poor target whose life was low in meaning was judged

as worse off. Taken together, these results suggest that happiness and meaning were once again overwhelmingly more important than money to the good life. Second, while some effects were observed for wealth, this was entirely driven by the lowest level of wealth (i.e., the monetarily "poor" target). There was little difference in the perceived goodness of the middle-class and wealthy lives. In other words, people did not so much want to be high in wealth as they wanted to *avoid* being very poor.

6.2.4 Summary

What is a good life? The answer, these findings suggest, is a life with happiness and meaning. Material success, on the other hand, did not impact desirability ratings and had the greatest effect on judgments of morality in the presence of happiness and meaning. To explicitly compare the impact of happiness, meaning, and wealth, we examined the effect sizes of each variable on our dependent measures. When judging the desirability of the target's life, the multivariate effect sizes for happiness and meaning were large (.45 and .50, respectively). In contrast, the effect of target income was small (.01). In terms of the target's moral goodness, the pattern was very similar: the multivariate effect sizes for happiness and meaning (.12 and .36) were much larger than that of target income (.06). These effect sizes confirm that our participants (college students in Dallas, Texas) generally conceptualized the good life as happy and meaningful, whereas wealth was relatively unimportant.

6.3 Cultural Context and the Role of Wealth in Folk Theories of the Good Life

6.3.1 The Protestant Work Ethic & the Moral Value of Wealth

When evaluating the target person's likelihood of spending the afterlife in heaven or in hell, participants demonstrated an interesting preference: the life that was happy, meaningful, and very rich—in other words, the person who "had it all"—was considered most likely bound for heaven, whereas the poor, unhappy, meaningless target was headed to hell. Why was this? At first glance, the moral goodness of wealth might seem odd. Upon closer examination, we realized the valuing of wealth as a moral good is not unusual within the context of the Protestant work ethic, which presents earning money as an ethical duty. According to Weber's (1930/1976) analysis of the Protestant work ethic, economic success might be considered a reward for following "God's will." Keep in mind that the majority of our participants were from the Dallas, Texas region (the bible belt of Protestantism). The interpretation of these results in light of Weber's theory intrigued us and we set out to conduct another study which might shed additional light on the matter.

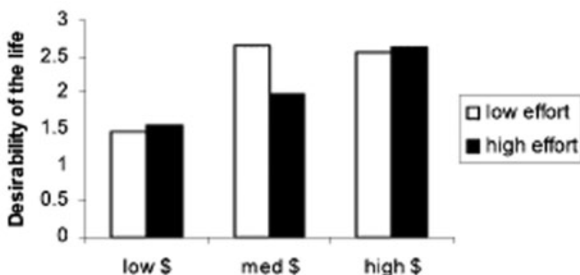

Fig. 6.1 Study 1: Means for Effort × Money interaction for desirability of a life. (Scollon and King (2004))

Effort and Wealth We delved deeper into the moral significance of wealth. Scollon and King (2004) introduced another ingredient to the study of the good life—that of effort. We were interested in effort for two reasons. First, from the perspective of Weber's argument, how hard a person works to acquire wealth would be expected to be irrelevant to moral goodness. In other words, if material rewards alone are a sign of God's grace, then a person who makes over US$200,000 a year with little effort would be considered morally equal to someone who works hard to earn the same amount of money. On the other hand, a more Catholic worldview would predict hardwork to be essential to moral goodness. Exorbitant wealth paired with little effort may invite suspicion and harsh moral judgment. The suffering servant (low wealth, high meaning—e.g., Mother Teresa) might even be considered morally superior. Second, we wanted to examine interactions among effort and the other variables. After all, wealth and effort tend to be correlated in the real world. Would people desire material wealth if it came easily?

Using our Career Survey paradigm, we operationalized effort by adding information about how many hours the target worked per week. Hardworking targets indicated working 60 h per week while less hardworking targets indicated working 20 h per week. To make the survey appear more realistic, for the low effort condition, the target provided an explanation for the 20 h work-week. If the target was low in wealth (and worked 20 h per week), the target indicated working "part-time" as the explanation. If the target was high in wealth (and worked only 20 h per week), the target indicated "inheritance" as the explanation.

What did we find? Wealth on its own was desirable, but this was qualified by interactions with effort. For the very poor or very rich life, effort had no impact on perceptions of the desirability of the life. However, when the target was earning a moderate income, then participants preferred the easy life over the hard life. It was as if people were saying that a poor life is undesirable no matter what—no amount of ease, for example, could make up for the conditions of poverty. Likewise, a rich life was desirable no matter what—as if additional wealth justified the hard work. However, given a moderate income, people wanted a "free lunch," something for nothing or an easy life over a hard one. Why expend more effort for the same outcome? (Fig. 6.1)

We also observed an interesting meaning × money interaction in this study. Although a meaningful life was always considered more desirable and morally

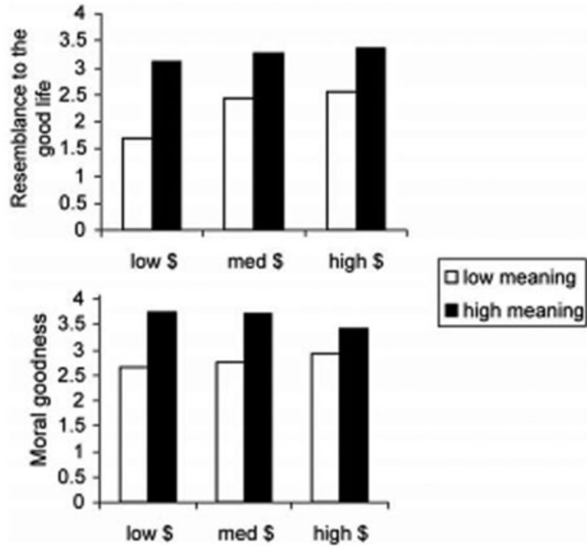

Fig. 6.2 Study 1: Means for Meaning × Money interaction for ratings of a good life and moral goodness. (Scollon and King (2004))

superior to a meaningless life, the difference between the meaningful and meaningless became less pronounced as income increased. It was as if greater wealth compensated for a lack of meaning. People were more forgiving of wealthy meaningless lives than poor meaningless ones, a finding consistent with the Protestant work ethic (Fig. 6.2).

6.3.2 Wealth and the Good Life Across Ages

Was the relative emphasis on happiness and meaning, rather than wealth, influenced by the ages of those who viewed the career survey? A second study, conducted with community adults, addressed the role of age in folk theories of the good life. The community adults were, on average, older (mean age = 38.7) than the initial college student sample (mean age = 21.7; see King and Napa 1998, Study 2). Responding to the same career survey paradigm, community adults were somewhat more pragmatic than college students about the importance of wealth for the good life. Specifically, the community adults judged the high-wealth target as having a higher quality life and as living a better life (two of our *desirability* measures), relative to the low-wealth target. Yet, the adults did not judge the high-wealth target as *morally* superior to the low-wealth target; a wealthy target was not perceived to be more moral, a "better person" or more likely to gain entry into heaven. Of key interest, happiness and meaning in life each had larger effects on judgments of the target, compared with wealth: the effect of happiness was 5 times greater, and the effect of meaning 6 times greater, than the effect of wealth. Even for adults who were, on average, nearly 40 years of age, happiness and meaning in life trumped material goods.

6.3.3 Historical Context and the Stability of Folk Theories of the Good Life

Do people place greater value on a life that includes wealth in times characterized by economic difficulty and less emphasis on wealth in favorable economic periods? Or, alternatively, are folk theories about the role of wealth in the good life relatively stable despite fluctuations in economic conditions? Over a decade after King and Napa (1998), we found remarkable stability in the effects of happiness, meaning and wealth—despite substantial changes in the world economy (Wirtz and Scollon 2012). Querying college students in North Carolina using the career survey method, wealth remained unconnected to ratings of how much participants wanted to have the target's life or to ratings of the target's life quality. Happiness and meaning, in contrast, remained clearly linked to people's judgments—with targets high in happiness and high in meaning (versus targets low in each attribute) judged as having better lives. What is most astounding is that the original (1998) study was conducted in the USA at a time of great prosperity. A decade later, when data were collected for Wirtz and Scollon (2012), the ongoing global financial crisis had seen the news outlets reporting high unemployment, foreclosures, and enormous student-loan debt. A Gallup survey from this time (November 2008) revealed that 40 % of Americans had "worried about money the previous day." Despite persistently bad economic news, Americans' conceptions of the good life remained largely focused on happiness and meaning, and much less focused on wealth. In fact, many of the effect sizes were nearly identical, years later, despite differences in time, economic conditions, and geographical region of the samples. Americans' folk theories of the good life appear stable despite changes in general economic conditions.

6.3.4 The Importance of Material Success Across Cultures

Folk theories of the good life show remarkable consistency across generations and economic fluctuations. Yet, the research described to this point has involved participants from USA. Are folk theories of the good life the same across cultures? To address this question, we first examine the existing cross-cultural research on materialism, then examine whether differences also exist in the degree to which people across cultures view wealth, happiness, and meaning as important components of the good life.

Materialism: Comparing Cultures Materialism is typically defined as the valuing of monetary wealth over other nonmaterial goods (e.g., social relationships, experiences). Materialists see possessions as signaling success and as a central feature of life, and define happiness in terms of the acquisition of material goods (Richins and Dawson 1992); for example, making material purchases (compared with obtaining experiential or creative goods) is associated with increased happiness for individuals high in materialism (Millar and Thomas 2009). While the view of materialism as the

set of values has been influential, materialism has also been construed as consisting of the traits of envy, nongenerosity, and possessiveness (Belk 1985); as an extrinsic motivation (oriented toward obtaining rewards in one's environment) rather than an intrinsic motivation (directing the pursuit of important psychological needs; Kasser and Ryan 1993); as information processing (Hunt et al. 1996); or as motivated goal pursuit anchored in self-identity concerns (Shrum et al. 2012).

Materialism has been examined within and across a number of cultures, including in the nations of Canada, Iceland, Iran, Turkey, Poland, Germany, and the USA (Gardarsdottir and Dittmar 2012; Joshanloo 2010; Karabati and Cemalcilar 2010; Kilbourne et al. 2005; Tobacyk et al. 2011), as well as among immigrant communities (Cleveland and Chang 2009). Cross-cultural comparisons have revealed consistent differences in average levels of materialism, finding Chinese and Japanese students to be more materialistic than North Americans from the USA and Mexico (Eastman et al. 1997; Schaefer et al. 2004). Singaporeans, too, have scored significantly higher on measures of materialism than Americans (Swinyard et al. 2001)—the "Singaporean Dream," for example, has been described as consisting of the "5 Cs", or *condo*, *car*, *club*, *credit card*, and *cash.* Cross-cultural differences in materialism suggest, in turn, the possibility of cultural variation in the degree to which material success (i.e., wealth) is seen as an important component of the good life.

Cultural Variation in Folk Theories of the Good Life Surprisingly, there have been few empirical attempts in psychology to capture conceptions of the good life across cultures even though few researchers would deny the potential importance of culture in shaping these notions. Meanwhile, researchers have been puzzled by the differences in self-reported happiness between East Asians (and Asian Americans) and North Americans (and Western Europeans) (e.g., Diener et al. 1995; Oishi et al. 1999). Economic explanations cannot fully account for why wealthy countries such as Japan and Singapore have happiness levels far below other similarly prosperous countries. In light of cross-cultural differences in materialism—and the generally negative relation between materialism and well-being (Kasser and Ryan 1993; see also Carver and Baird 1998)—a cultural emphasis on material success might not only be reflected in folk theories of the good life but might also help explain cultural differences in subjective well-being. In particular, we speculated that if individuals living in East Asia (or those exposed to significant aspects of East Asian culture) hold folk theories that highlight material success (and/or place lesser emphasis on happiness or meaning), diminished well-being may result.

To evaluate this hypothesis, we manipulated material success via the target's level of wealth (as well as happiness and meaning) using the career survey paradigm, before asking Singaporean and American participants to rate how much they would "like to have" the target person's life, and the "quality" of the target person's life (questions that we combined into a measure of overall life quality; Wirtz and Scollon 2012). The target's levels of material success were specified to reflect current standards: the high-success target ostensibly reported an income of $10,000 Singapore dollars/month (the same as US$105,000/year—participants saw incomes

reported in the appropriate local currency), while the (relatively) low-success target reported earning 2,100–3,000 Singapore dollars/month (or US$26,000–35,000/year).

As expected, Singaporean community adults (mean age = 37.7 years) responded to the target's level of material success by rating the high-wealth target's life as better than the low-wealth target's life. Singaporean college students (mean age = 21.6) also rated the high-wealth target's life as higher in quality than the low-wealth target, with a similar effect size. American college students (mean age = 19.7), in contrast, did not rate targets differently as a function of the target's level of wealth. The lack of a relation between wealth and rated life quality for Americans was particularly noteworthy given that when we asked participants about their perceptions of the target's level of material success (as a manipulation check), Americans perceived a greater difference between the high- and low-wealth targets than Singaporeans. Thus, our manipulation of perceived wealth was the *most* effective for Americans, but nonetheless produced no significant differences in rated life quality.

The target's happiness and meaning in life, by comparison, affected all participants' ratings of the target: Singaporeans and Americans alike viewed the high-happiness and high-meaning targets as having better lives than low-happiness and low-meaning targets. As might be expected, the target person whose career survey featured the combination of high-happiness and high-wealth was rated particularly highly. Thus, folk theories of the good life held by Singaporeans and Americans showed similarities for the value placed upon happiness and meaning, but differences in the value placed upon material success (i.e., wealth or income).

Can the differences we observed between Singaporeans and Americans be explained by national differences in wealth? That is, can the argument be made that Singaporeans have less wealth and therefore greater material needs? Because Singapore and the USA are both industrialized, modern societies with similar levels of GDP, the discrepancies in national wealth could not explain the cultural differences in the valuing of material success. And, given that we observed similar effects for both Singaporean college students and Singaporean community adults, the importance of material success appears to extend beyond social class or generation. Likewise, the comparability of responses by community adults and students rule out the alternative explanation that Singaporean college students represent an elite segment of society, or that because the students were attending a business-oriented university that they might be more attuned to material success than students at different institutions or the general public. We also examined whether differences in participant remuneration or sample characteristics (i.e., age) could account for the observed cultural differences, but found no significant effects of either of these variables.

Material Success, Visual Perspective and Intersubjective Culture When judging others, Singaporeans rate materially successful targets as having higher-quality lives than those low in material success—a finding that cannot be attributed to a number of alternative interpretations. Instead, we propose that this pattern of responses reflects an underlying folk theory about the importance of material goods

for individuals seeking to live the "good life." To more closely examine this hypothesis, we conducted an additional study, pairing a perspective-taking procedure with the career survey method (Wirtz and Scollon 2012).

A third-person visual perspective allows an individual to see himself or herself as an observer. The perspective of the *generalized other* has been argued to be the "default" perspective on the self for East Asians: "East Asians more frequently asked themselves …'How am I seen by others?' rather than 'How do I see myself?'" (Suh 2007, p. 1327; see also Cohen and Gunz 2002). Moreover, a third-person perspective on the self entails not only the observer's visual perspective, but the beliefs, values and perceptions that the generalized other is assumed to hold. Thus, experimentally manipulating one's visual perspective on the self also invokes shared cultural beliefs—such as folk theories—that are understood to be widely shared or "common sense" among members of a culture. Whether one personally endorses a belief or theory is less important than whether one assumes that others do, as the latter serves as a framework for interpretation of the self. Shared beliefs and perceptions can thus be regarded as *intersubjective* manifestations of culture and can organize and influence individuals' behavior (Chiu et al. 2010; Zou et al. 2009).

To manipulate visual perspective, Singaporeans were asked to write biographical (third-person) descriptions of their lives or autobiographical (first-person) descriptions (Wirtz and Scollon 2012). Participants were reminded that the third-person perspective was one in which the self is "seen through someone else's eyes," whereas the first-person perspective involved "looking at your surroundings through your own eyes." The perspective manipulation was subsequently reinforced, several minutes later, when participants recalled and once again wrote down their third- or first-person narratives. Next, participants viewed a career survey that manipulated the target person's happiness level and material success as described above, then rated the target's life quality (once again, an average of [a] how much they would like to have the target's life and [b] the overall quality of the target's life). Consistent with the prediction that a third-person (versus first-person) visual perspective accentuates the cultural folk theory that wealth is a part of the good life, Singaporeans oriented to this "outside-in" viewpoint judged the target high in material success as significantly higher in life quality than the target low in material success. Singaporeans oriented to the first-person viewpoint, on the other hand, rated the high- and low-material success targets approximately equally (the mean differences were not significantly different). Thus, our ability to emphasize the value of wealth from the perspective of the typical observer (or, alternatively, to weaken it from the subjective, first-person perspective) was consistent with conceptualizing Singaporeans' responsiveness to the material success manipulation, when rating life quality, as reflective of an intersubjectively shared theory.

Implications of Valuing Material Success in Theories of the Good Life The finding that Singaporeans view material success as a part of the good life (or at least perceive this to be a folk theory held widely by others) resonates with cultural differences in levels of materialism (Swinyard et al. 2001). Certainly there is an

element of public display related to materialism. Materialists tend to be high on impression management and their behavior is driven by the desire to be seen as worthwhile, interesting, and upstanding individuals. Tatzel (2003) noted that "materialists are responsive to externals and are other directed" (p. 415). This runs counter to the ideal way of being in individualist societies, which is to develop and exert one's inner desires and goals as much as possible without concern for how others may judge the self. Suh et al. (1998) have demonstrated that, in fact, Asians tend to use external information, such as norms, more than internal information, such as emotions, to judge their own life satisfaction.

Similar to Americans, Singaporeans value happiness and meaning in life but their good life also places greater emphasis on wealth than the American good life. What are the implications of valuing money? A study by Li et al. (2010) indicates that valuing money might have some negative consequences at least in terms of family planning. Li et al. (2010) found that materialism was incompatible with positive views toward marriage and children, and cultural differences in materialism could account for differences in fertility rate. In other words, part of the reason for Singapore's lower fertility rate (compared to the USA) can be explained by the greater materialism of its citizens which is associated with lower desire to have children. In particular, Singaporean women held more materialism-based notions of happiness which in turn lead to greater emphasis on the earning power of potential mates, which consequently narrows their pool of potential partners.

6.4 Conclusions and Future Directions: Is Materialism All Bad?

Many psychological studies and Hollywood movies have shown the ill effects of materialism on well-being. In individualist societies such as the USA, people are (or at least expected to be) motivated by internal desires and goals. Materialism has the air of being preoccupied with what others think of oneself. However, framed in another light, this might not necessarily be a bad thing. Concern about appearances might only be maladaptive in individualist societies. After all, in collectivist societies such as East Asia, responding to externals and being other-directed is the norm. In fact, responding only to internal motivation and being entirely self-directed would be considered pathological. These cultural differences in the valuing of internal and external agency invite the possibility that materialism might not have the same correlates in different cultures. Thus, it is no surprise that people in collectivist societies such as Japan and China tend to be more materialistic than those in individualist societies such as the United States. The greater question, then, is whether materialism is associated with the same costs in happiness in Asia as in North America.

6.4.1 The Function of Materialism in Collectivist Societies

Wong and Ahuvia (1998) noted that luxury goods often serve a symbolic purpose in Asian societies. The goods signal where a person stands in the social hierarchy. Moreover, Wong and Ahuvia noted that purchases of luxury goods are not motivated by hedonic experiences ("This bag will make me feel good"), but rather by what others find worthy and acceptable, as evidenced by a strong desire to have a life that is envied by others. Interestingly, whereas one might think that ostentatious displays of wealth might alienate a person or present a barrier for fitting in (i.e., tall poppy syndrome), Asian societies by virtue of their hierarchical, context-oriented nature, reinforce such displays. In fact, because an individual does not merely reflect himself in interdependent societies but rather is a reflection of his family and in-group, the possession of luxury goods do not give off the impression that one is a "selfish, materialist" in Asia. On the contrary, luxury goods show that a person is "an exemplar of social virtues in fulfilling familial obligations" (Wong and Ahuvia 1998, p. 434), a point that dovetails nicely with the findings presented here. It is no surprise then that Asia accounts for more than 50 % of the more than US$80 billion market for luxury goods (Chadha and Husband 2007).

6.4.2 Summary: Variations on the Good Life

In summary, most people's conception of the good life involves material wealth. However, material wealth is a far less essential ingredient in the good life than happiness and meaning in life. In fact, the good life people envision is likely simply *not* a poor one, though not necessarily an abundantly rich one either. The extent to which people emphasize material wealth in the good life varies by culture. In particular, collectivism and a view of the self from the perspective of others encourage greater emphasis on material wealth in the good life.

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